



Sample letter to deal with debt collectors

Debt collectors are limited in what they can do and say by the Fair Debt Collection Practices Act. Often, people in debt can restrict how and when debt collectors can contact them, but to be heard, debtors should assert their rights in writing.

CreditCards.com has assembled sample letters to let debtors state their preferences and make them stick. Select the letter below that best describes your circumstance. Print it out or copy and paste it into a word processing program and customize to your situation. In every case, you will need to fill in your account number; if you don't have it, obtain it from your credit report. You are entitled to a free credit report each year from each credit bureau. You should send the letter by certified mail.

#### **SAMPLE LETTER ON NEXT PAGE**

This sample letter is one of a series to help people deal with debt collectors. To see more and to understand more about your rights, go to:

<http://www.creditcards.com/fair-debt-collection-5125.php>

**Stop contact, California**  
(Sent via certified mail)

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Current address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Previous address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Social Security No: \_\_\_\_\_

Date of birth: \_\_\_\_\_

Debt collector: \_\_\_\_\_

Debt collector address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

To whom it may concern:

Pursuant to my rights under the state and federal fair debt collection laws, I hereby request that you immediately cease all written and oral contact with me, and my family and friends, concerning any and all alleged debts you contend I owe. See California Civil Code § 1788.17 (requiring compliance with 15 U.S.C. § 1692c(c) by both professional debt collectors and creditors).

My employer prohibits me from receiving your calls or letters at work, and such contacts are embarrassing and inconvenient for me. Therefore, please also refrain from contacting my workplace in any manner.

Thank you for your cooperation in this matter.

Sincerely,

X \_\_\_\_\_

(Signature)

X \_\_\_\_\_

(Print Name)