



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 harassment letter**

(Sent via certified mail)

DATE: \_\_\_\_\_

TO: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(Name & address of debt collector)

FROM: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(Your name & address)

SUBJECT: MY ACCOUNT \_\_\_\_\_  
(Account number)

To whom it may concern:

Pleased be advised that on \_\_\_\_\_ I requested that your representative \_\_\_\_\_ stop calling me at home or at work. These continuous calls are serving no purpose but to harass me. I realize that I have a financial obligation to your company. However, my present financial situation makes it impossible for me to meet our original terms.

I am exercising my right granted by the Bureau of Consumer Protection, a division of the Federal Trade Commission, to request that no one from your company call me at home or at work again. If you must contact me, please do it via U.S. Postal Service.

Thank you in advance for your cooperation.

Sincerely,  
\_\_\_\_\_  
(Print name)

\_\_\_\_\_  
(Sign name)