

Debt collector response sample letter

You're saying: "Stop contacting me."

Use the sample letter on the next page if you want to tell the debt collector to stop contacting you.

How to use this sample letter:

1. Read the background below.
2. Fill in your information on the sample letter and edit it as needed to fit your situation.
3. Print and send the letter. Keep a copy for your records. You should consider sending the letter by certified mail or another method by which you can establish when the letter is received by the intended recipient.

Background

Generally speaking, federal law says that debt collectors must stop contacting you after they get a written request to stop contacting you. Debt collectors can, however, contact you to tell you that they won't contact you again, or to notify you that they or the creditor could take other action (for example, filing a lawsuit against you).

Stopping a debt collector from contacting you does not cancel the debt. You still might be sued or have debt reported to a credit bureau.

You can ask debt collectors to stop contacting you at any time, so keep in mind that you could ask them for more information before deciding whether to tell them to stop contacting you.

Sample letter begins on the next page

[Your name]
[Your return address]
[Date]

[Debt collector name]
[Debt collector Address]
Re: [Account number for the debt, if you have it]

Dear [Debt collector name],

I am responding to your contact about a debt you are attempting to collect. You contacted me by *[phone/mail]*, on *[date]*. You identified the debt as *[any information they gave you about the debt]*.

Please stop all communication with me and with this address about this debt.

[If you dispute the debt, include the following:] Record that I dispute having any obligation for this debt. If you forward or return this debt to another company, please indicate to them that it is disputed. If you report it to a credit bureau (or have already done so), also report that the debt is disputed.

Thank you for your cooperation.

Sincerely,

[Your name]