

Debt collector response sample letter

You're saying: "Only contact my lawyer."

Use the sample letter on the next page if you want to instruct a debt collector to only contact your lawyer.

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 the letter and mail it. 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

If a lawyer is representing you about the debt, then the debt collector should generally contact the lawyer instead of you. Use this template letter to tell the debt collector to contact your lawyer.

After you have given the debt collector your lawyer's contact information, the debt collector should not contact you directly unless the lawyer doesn't respond.

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:

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

Please contact my lawyer about this debt, and do not contact me directly again. My lawyer's contact information is:

[*Contact information for your lawyer*]. Thank
you for your cooperation.

Sincerely,

[Your name]