

Sample “Cease Debt Collection Communication” Letter

(You should delete references to billing errors, debt harassment, or any other statements that do not apply to you—a simple request to stop collection contacts is sufficient.)

Sam Consumer
10 Cherry Lane
Flint, MI 10886

January 1, 2008

NBC Collection Agency
1 Main Street
Flint, MI 10887

Dear Sir or Madam:

I am writing to request that you stop communications to me about my account number 000723 with Amy’s Department Store, as required by the Fair Debt Collection Practices Act, 15 U.S.C. § 1692c(c). *[NOTE: Delete reference to the Fair Debt Collection Practices Act where the letter is to a creditor instead of to a collection agency.]*

I was laid off from work two months ago and cannot pay this bill at this time. I am enrolled in a training program which I will complete in March and hope to find work that will allow me to resume payments soon after that. Please also note that your letters mistakenly list the balance on the account as \$245. My records indicate that the balance is less than that.

You should be aware that your employees have engaged in illegal collection practices. For example, I received a phone call at 6:30 a.m. from one of them last week. Later that day I was called by the same person at my training program which does not permit personal phone calls except for emergencies. My family and I were very upset by these tactics.

This letter is not meant in any way to be an acknowledgment that I owe this money. I will take care of this matter when I can. Your cooperation will be appreciated.

Very truly yours,

Sam Consumer

If a debt collector continues to contact the homeowner after receiving a “cease communication” letter, the homeowner should:

1. Consider sending another letter by certified mail, once again keeping a copy. This second letter should tell the collector that the homeowner is aware that they are violating the federal law by continuing the collection calls.
2. Keep a careful record of any letters and phone calls received after sending the letter.
3. Consider contacting a lawyer. If a lawyer sends a letter saying that he or she is representing the homeowner, the collector will be subject to additional federal restrictions on collection calls. The lawyer can also evaluate the merits of suing the collector for violating the federal law.