

If you want a debt collector to stop contacting you, follow these steps:

- Fill in the gray areas with your information,
- Make a copy of the letter, then
- Send the signed, original letter from the Post Office by Certified Mail. Ask for a Return Receipt!

SAMPLE

Not Legal Advice

The debt collector is allowed to contact you one more time *by mail* to tell you what action they will take.

.....

[Your Name]

[Your Mailing Address]

[Today's Date]

[Name of debt collection agency]

[Debt collector address]

CEASE & DESIST

RE: [Your account # that the debt collector has tried to collect on]

Dear [Name of debt collection agency]:

This letter is to tell you to stop contacting me, my family, or other people I know about any debt you think I owe, including for the account listed above.

Federal law says you must stop contacting me (CEASE & DESIST) immediately.

If you do not stop trying to collect from me, I will file a complaint with the Federal Trade Commission and the Attorney General for my state. I may also file civil or criminal suits.

[Your signature]

[Your full name]

[Your address]