

Form letter #1: No-contact letter, verification request.

You can use this “no-contact letter” form with collectors. Check the boxes next to any appropriate language in the letter that applies in your case.

This letter includes a general request for verification. If you have specific disputes (for example, if you want to dispute that this is your account), you should ask for information related to those in the verification request, and mention those specific disputes in the letter.

TO: _____

By Certified Mail RRR

RE: ACCOUNT # _____

Dear Sir/Madam:

I write to request that you stop communications to me regarding my account. The Fair Debt Collection Practices Act, 15 U.S.C. §1692 et seq., requires you to honor my request.

Under the Fair Debt Collection Practices Act, once I have asked you to stop contacting me, you may only communicate with me to (1) advise me that your further efforts are being terminated, (2) notify me that you may invoke specified remedies that you normally invoke or (3) where applicable, to notify me that you intend to invoke a specified remedy.

Please provide me with the following:

- (1) Verification of any debt relating to my account
- (2) The name and address of the original creditor and the current creditor
- (3) Confirmation that any such debt and the accuracy of the items in the files relating to me will be treated as disputed
- (4) Forms and assistance I can use to dispute the accuracy of such items

Until advised otherwise, you should consider this debt to be disputed.

- Furthermore, I have been the victim of abusive collection practices by agents of your company. Specifically:

_____.

Such practices violate Federal law and place you in jeopardy of legal liability.

- I also wish to inform you that my sole source of income is Supplemental Security Income (SSI)/ Social Security. As a result, my income is exempt from garnishment for this type of debt. I have no non-exempt assets.

Thank you for your cooperation.

Sincerely,

Dated: _____

_____ (print name)

_____ (street address)

_____ (city, state & zip)