

Form letter #2: No-contact letter, no verification.

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

This form letter does not include a request for verification.

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 do so 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.

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)