

Sample "Cease Debt Collection Communication" Letter

[Delete any references to billing errors, debt harassment, or any other statements that do not apply to you.]

Joe Average
123 Everywhere Lane
Los Angeles, CA 91106

January 1, 2009

We Get You Collection Agency
666 Tormentor Road
San Bernardino, CA 91900

Dear Sir or Madam:

I would like to formally request that you stop communications to me about account number 0123456 with Noluck Electronics, 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.]*

Both my wife and I have lost our jobs during the past 3 months and currently I am not able to pay this bill. As soon as I am able to find work again I will be able to start making payments again.

I would like to point out that your letters incorrectly state that the balance owed on the account is \$315. My records can prove that the balance is less than that. In addition, I should warn you that I've documented illegal collection practices by your employees. For example, I received a phone call at 6:30 a.m. from one of them last week and then later in that same week on a Sunday.

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

Very truly yours,
Joe Average

If a homeowner continues to be contacted by the debt collector after receiving a "cease communication" letter:

1. Send a second letter by certified mail specifically stating that the homeowner is aware that the collector is violating the federal law by continuing the collection calls.
2. Keep a detailed record of all letters and phone calls received.
3. Consider contacting a lawyer, who should be able to send a letter saying that he or she is representing the homeowner, which then subjects the collector to additional federal restrictions on collection calls. The lawyer can also determine the merits of suing the collector for violating the federal law.