

Debt collector response template

You're saying: "Stop contacting me."

Use the sample letter on the next page if you want to tell the debt collector to stop contacting you.

How to use this template:

1. Read the background below.
2. Fill in your information on the template letter and edit it as needed to fit your situation. Delete the paragraph about disputing the debt if you don't dispute the debt.
3. Print and send the letter. Keep a copy for your records.

Background

Generally speaking, federal law says that a debt collector must stop contacting you after it gets a written request to stop contacting you. They can, however, contact you to tell you that they won't contact you again, or to notify you that the creditor or debt collector could take other action (for example, filing a lawsuit against you).

Stopping them from contacting you does not cancel the debt. You still might be sued, or have debt reported to a credit bureau.

You can ask a debt collector to stop contacting you at any time, so keep in mind that you could ask them for more information before deciding whether to tell them to stop contacting you.

Sample letter begins on the next page

[Your name]
[Your return address]
[Date]

[Debt collector name]
[Debt collector Address]
Re: [Account number for the debt, if you have it]

Dear debt collector,

I am responding to your contact about a debt you are attempting to collect. You contacted me by **[phone/mail]**, on **[date]**. You identified the debt as **[any information they gave you about the debt]**.

Please stop all communication with me and with this address about this debt.

Record that I dispute having any obligation for this debt. If you stop collection of this debt, and forward or return it to another company, please indicate to them that it is disputed. If you report it to a credit bureau (or have already done so), also report that the debt is disputed.

Thank you for your cooperation.

Sincerely,

[Your name]