

Sample Debt Collection Cease and Desist Letter

This example says the person owes but can't pay right now.

Your Name
Your Address
Your City, State Zip

Mr./Ms. Bill Collector
Name of Debt Collector or Collection Agency Their Address
Their City, State Zip

Date

Re: Account #123456789

Dear Sir or Madam:

I am writing to ask that you stop communications to me about my account with Amy's Department Store, as required by the Fair Debt Collection Practices Act.

I was laid off from work two months ago and can't pay this bill at this time. I am now in a training program that ends in March and hope to find work that will let me to make payments soon after that.

You should know that your employees have engaged in illegal collection practices. For example, I got a phone call at 6:30 a.m. from one of them last week. Later that day, the same person called me at my training program. Personal phone calls are not allowed except for emergencies. My family and I were very upset by these tactics.

Stop contacting me.

I will take care of this matter when I can. Your cooperation is appreciated.

Sincerely,

(signature)