

Debt collector response sample letter

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 sample letter:

1. Read the background below.
2. Fill in your information on the sample letter and edit it as needed to fit your situation. In particular, if you don't plan to dispute the debt, then delete the paragraph about disputing the debt.
3. Print and send the letter. Keep a copy for your records. You should consider sending the letter by certified mail or another method by which you can establish when the letter is received by the intended recipient.

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.

You may not want to make a request to stop contacting you. For example, if the debt is your home mortgage, if you ask your mortgage servicer to stop contacting you, the servicer will not have to reach out to tell you about options that you may have to avoid foreclosure.

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 name],

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 forward or return this debt 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]