

TEMPLATE: Letter to Debt Collector - Stop Contacting Me

Use this sample letter if you want to tell the debt collector to stop contacting you. It also includes language you can add if you want to dispute the debt as well.

How to use this sample letter:

- Fill in your information on the sample letter and edit it as needed to fit your situation.
- Print and send the letter. 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.
- Keep a copy for your records.

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

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

You can ask debt collectors 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.

Information provided by: Consumer Financial Protection Bureau (.gov)

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