

Date: _____

Creditor Name & Address

Dear Sir/Madam:

I am writing to request that you cease all communication with me in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692c(c). This letter is not to be considered acknowledgement that I owes this money.

Please also be informed that my income is protected from garnishment because it is (circle as applicable, cross out all others) Social Security, SSDI, SSI, Public Assistance, Pension, Veterans Benefits, _____.

Kindly cease all written and verbal communication, including mail, email, text message, phone calls, and any other method of communication. If you continue to contact me after receipt of this letter, this constitutes harassment in violation of the FDCPA.

Sincerely,