

**Form letter #2: No-contact letter, no verification.**

You can use this “no-contact letter form” to deal with collectors.

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❖ This form letter does not have a request for verification.

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Collection Agency Name:  
Address:

RE: Account No.:

To Whom It May Concern:

I am exercising my rights under the Fair Debt Collection Practices Act, 15 U.S.C §1692, and demand that you cease all communication with me, my family members and all other third persons.

I cannot pay this debt. My only income is from Social Security. My income is exempt from garnishment pursuant to 42 U.S.C. §1383(d) and §407. I have no real or personal property to use to pay this debt.

Sincerely,

Dated: \_\_\_\_\_

\_\_\_\_\_  
Signature

Printed Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

[Send by certified mail/return receipt requested or ask the post office for tracking/delivery confirmation. Keep a copy of your letter and proof of delivery.]