

Today's Date

Your Name
Your Address

Collector' or Creditor Name
Address

RE: Account {insert account name and/or number}

Dear Collector or Creditor,

This letter comes in response to your attempts to contact me regarding the alleged debt, referenced above. I am unable to make payments on this account because {insert reason here i.e. unemployed, disability}.

Furthermore, all of my property is exempt from attachment or liens, and any income that I have is exempt from garnishment.

Therefore, I request that you cease and desist all attempts to contact me regarding the alleged debt. Thank you for your understanding in this matter.

Sincerely

Signature
Printed Name