

Debt collector response sample letter

You're saying: "Here's how to contact me."

Use the sample letter on the next page if you want to tell a debt collector how they can contact you and instruct them not to contact you any other way.

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.
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

Debt collectors are prohibited by federal law from contacting you about a debt at a time or place they know is inconvenient for you. They also can't contact you at your place of employment if you let them know that your employer prohibits it. Use this letter if you want to restrict how a debt collector can contact you. But be careful about over-doing it: **If you want to work something out, you don't want to make it too hard for the debt collector to reach you.**

Keep in mind that in some cases, phone calls could be the best way to deal with a debt collector. If you have questions you want answered, or want to make a deal, it is often easiest to do that by phone. If you tell a debt collector not to call you, they could report the debt to a credit bureau or try to sue you to collect the debt.

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 collecting a debt. You contacted me by [**phone/mail**], on [**date**] and identified the debt as [**any information they gave you about the debt**].

You can contact me about this debt, but only in the way I say below. Don't contact me about this debt in other way, or at any other place or time. It is inconvenient to me to be contacted except as I authorize below.

You can only contact me at:

[**Mailing address if you want to get mail**]
[**Phone number and convenient times if you want to be contacted by phone**]

[**If correct, include the following**] My employer prohibits me from receiving communications like this at work.

Thank you for your cooperation.

Sincerely,

[**Your name**]