

Today's Date

Your Name
Your Address

Collector' or Creditor Name
Address

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

Dear Collector or Creditor,

I am writing in response to your (letter or phone call) dated {insert date}, (copy enclosed) about the above referenced account. I am unable to pay on this account due to {insert reason here i.e. unemployed, disability}. This is a {permanent or temporary} situation.

I also hope to save both of us a great deal of time, energy and expense by letting you know that I have no attachable income or own any assets such as a home, car or land; essentially I have no money and can prove it! In accordance with the Fair Debt Collection Practices Act, 15 USC 1692c, 805(c):

(c) CEASING COMMUNICATION. **"If a consumer notifies a debt collector in writing that the consumer refuses to pay a debt** or that the consumer wishes the debt collector to cease further communication with the consumer, the debt collector shall not communicate further with the consumer with respect to such debt..."

Although I agree that I owe this debt, I am unable to make any payments toward it and therefore ask that you cease further communication with me concerning this debt. I will notify you if my financial situation improves enough to allow me to begin or resume making payments. Thank you for your understanding in this matter.

Sincerely

Signature
Printed Name