

Date: _____

To: _____

Re: Account with _____ (original creditor)

Account # _____

Notice to Cease Communications

Dear Sirs:

This is to advise you that pursuant to the Fair Debt Collection Practices Act ("FDCPA") 15 USC §1692c(c), you are hereby notified to immediately terminate any contact with me, or any members of my family or household, regarding any matter concerning the collection of a debt you allege is owed to your company or to your principal/customer/client, the original creditor noted above. This notice shall include, but is not limited to written correspondence, as well as telephonic communication. You are advised that:

- _____ I refuse to pay this debt because:
 - _____ The product was defective
 - _____ I have already paid the debt.
 - _____ I was overcharged.
 - _____ I was defrauded by the creditor.
 - _____ Someone paid the debt for me (include name).
 - _____ The creditor owes me money and refuses to pay, or I was never given a promised credit.
 - _____ The debt is legally unenforceable (too old, expired statute of limitations, contract made with a minor, or other legal reason).
 - _____ The creditor, or your company has previously violated my rights under the FDCPA and I claim an offset .
 - _____ I am unable to pay the debt due to my finances. (see instructions before checking this box)
 - _____ Other reason: (*NOTE: There is no requirement that a reason be stated*)
- _____ I refuse or cannot pay, but I do not choose to disclose my reason to you..
- _____ I do not refuse to pay this debt, but for my own reasons, I choose not to at this time. I do expressly request that you cease any communication to me pursuant to the FDCPA , §1692c.(see instructions before checking this box)
- _____ *Be advised that since I reside at the above address, you are warned that any contact with a neighbor or other person will not be "locator" information and will be considered grounds for legal action against you.*
- _____ Please also be advised that you may not contact me at my place of employment because my employer prohibits me from receiving such communications.
- _____ ***I simply wish you to cease all communication (mail, phone calls or other) with me or any member of my household. This includes my place of employment. I do not admit or deny liability on the debt. I just want you to stop contacting me.***

I intend to keep a log of any contacts you make with me after today. I am aware that further communications by you will make you liable for sums up to \$1000, plus actual damages and counsel fees. You may contact me to tell me that you are ceasing communications, once.

Sincerely:

My Address is: _____

Important Instructions (please read before use)

You, as an individual debtor, or your family members may employ this form for personal, non-commercial use only without advance permission. No permission for commercial use of this form is implied. Use of this form for commercial purposes is expressly prohibited and may subject the user to liability.

It is recommended that the user seek legal help in his locality immediately. If you do not have a lawyer, you may use this form, but the use of this form does not imply that the Law Offices of Lawrence Rubin represents you. In other words, if you choose to use this form, you are on your own.

Please note that if you check a box that says that you owe money to the creditor, this may be used against you as an *admission of debt liability* in a court. If you dispute the debt in full or even in part, do not check a box that implies that you owe the money.

You do not have to say why you do not want the creditor to contact you! You can just tell the creditor to stop harassing you. That is perfectly okay. Check the bolded paragraph (last)

You can write you own reasons in but you should get legal advice. Remember you do not need to say you owe money to get relief from harassment. We suggest that you don't make it easy on the collector/creditor by admitting the debt, unless you have a reason to do so (again, speak with a lawyer about this).

October 27, 2002

Courtesy of the Law Offices of:

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