

LETTER TO CREDITORS OR COLLECTION AGENCIES TO STOP CONTACT

Instructions

Under the Pennsylvania Fair Credit Extension Uniformity Act, 73 P.S. §2270.4, and the federal Fair Debt Collection Practices Act, 15 U.S.C. §1692c(c), it is illegal for creditors or collection agencies to continue to write to you or call you seeking payment after you tell them in writing to stop contacting you because you cannot pay them. To enforce your rights under these laws you should:

1. Fill out copies of the attached form letter for each creditor or collection agency that is bothering you. Make a copy of each letter and keep it for your records.
2. Send the letters **by certified mail**. It is important for you to keep the post office certified mail receipts, as well as, a copy of this letter to prove that you sent the letters to your creditors.
3. Creditors and collection agencies should not contact you again after they receive your letters. If one does continue to try to collect payments from you, write down the date of any telephone calls and the name of the person calling. You should also save any letters you receive. Keep in mind that you do not have to listen to harassing callers- you can hang up, or take your telephone off the hook for a few minutes to discourage them from calling again. If you continue to have serious problems, you may come to Philadelphia Legal Assistance (PLA) for further assistance.

IMPORTANT: Even after you send these letters, your creditors can still sue you for the amounts they claim you owe. If you receive any court papers or notices that legal action has been taken against you, you should bring them to Philadelphia Legal Assistance, or seek other legal representation as soon as possible.

Date: _____

Re: Account No. _____

TO WHOM IT MAY CONCERN:

Please do not contact me again regarding this account. I am unable to make any payments.

Under the Pennsylvania Fair Credit Extension Uniformity Act, 73 P.S. §2270.4, or the Federal Fair Debt Collection Practices Act, 15 U.S.C. §1692c(c), or both, it is illegal for you to continue to contact me to seek payment after you receive this letter.

Sincerely,

Signature

Name

Address

CERTIFIED MAIL NO. _____
RETURN RECEIPT REQUESTED