

SAMPLE

VIA CERTIFIED RETURN RECEIPT MAIL

Today's month, day, year
Creditor
Creditor Street Address
Creditor City, State, Zip Code

Re: Your name
Original Creditor: Name of original creditor
Account Number: Account number on this debt

Dear Sir or Madam:

I am writing pertaining to the above-referenced account.

I receive (\$ amount) monthly, from (source of income: SSI SS, other). I do not own any real property or have any assets. I am unable to continue making even the minimum payment towards my account with your company.

Pursuant to §1788.17 of the California Fair Debt Collection Practices Act, I request that you cease all **oral and written communication** with me.

Sincerely,

(Your signature)

SAMPLE