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## Good letter can silence debt collector

By Don Taylor, Ph.D., CFA • Bankrate.com



**Q:** Dear Dr. Don,  
I get letters from collection agencies for things that have been sold and resold and calls that I don't answer every now and again. Can you send me an example of a letter to send these people to stop them from calling and sending collection letters? It's very haunting and makes me upset every time I get one.

– Frankie

**A:** Dear Frankie,  
Getting the collection agencies to stop calling you is the easy part. The FTC's Facts for Consumers series publication "Debt Collection FAQs: A Guide for Consumers" explains the provisions of the Fair Debt Collection Practices Act, which includes rules for stopping a debt collector from contacting you. Here's what that publication states:

### How can I stop a debt collector from contacting me?

If a collector contacts you about a debt, you may want to talk to them at least once to see if you can resolve the matter – even if you don't think you owe the debt, can't repay it immediately or think that the collector is contacting you by mistake. If you decide after contacting the debt collector that you don't want the collector to contact you again, tell the collector – in writing – to stop contacting you. Here's how to do that:

Make a copy of your letter. Send the original by certified mail, and pay for a "return receipt" so you'll be able to document what the collector received. Once the collector receives your letter, they may not contact you again, with two exceptions: a collector can contact you to tell you there will be no further contact or to let you know that they or the creditor intend to take a specific action, like filing a lawsuit. Sending such a letter to a debt collector you owe money to does not get rid of the debt, but it should stop the contact. The creditor or the debt collector still can sue you to collect the debt.

There's usually a flurry of activity as the debt approaches the statute of limitations for the contract. The Bankrate feature, "State statutes of limitations for old debts," while not a substitute for legal advice, can give you a handle on the statutes of limitation for a debt.

The best sample letters I found on the Web were on the ExpertLaw Web site page, in the section, "What If You Don't Want The Collection Agency To Contact You?"

The letter should stop your calls. Keep in mind that stopping the calls doesn't erase the debt and the lender may still have legal avenues it can pursue to seek repayment.

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Posted: Aug. 27, 2009

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