



How to Ask a Debt Collector to Stop Contacting You

Note: Use these instructions and letter to ask a debt collector to stop contacting you.

These instructions and letter may not be right for your case. They cannot take the place of advice from a lawyer. Talk to a lawyer if you have **any** questions.

Do not change this letter. If you change the letter, you might lose language you need.

What Form Will I Need?

You only need one form. This is the Letter to Ask a Debt Collector to Stop Contacting You, which begins on page 5 of this packet.

What Words Do I Need to Know?



Debt Collector - A debt collector is a person or company that collects debt owed to a different person or company. A company that is collecting its own debts is **not** a debt collector. For example, if you owe money to a hospital, the hospital is not a debt collector. However, if the hospital has another company collect the debt from you, the other company is a debt collector.

Fair Debt Collections Practices Act - The Fair Debt Collection Practices Act is a federal law. The law says what debt collectors can and can not do when they are trying to collect a debt. It also gives consumers certain rights if debt collectors break the law.

Consumer Financial Protection Bureau (CFPB) - The CFPB regulates the offering and provision of consumer financial products or services under the federal consumer financial laws. You may file a complaint with the CFPB online at

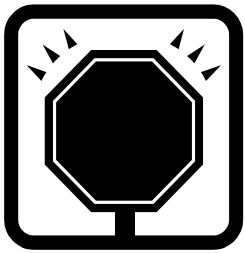
<https://www.consumerfinance.gov/>.

Who Can Use the Form?

You can use the form if:

- A debt collector has contacted you about a debt they say you owe;
- You want the debt collector to stop contacting you; and
- The debt was for personal, family, or household costs.

You **cannot** use this letter to make the original creditor stop contacting you.



Note: This letter does not make your debt go away.

The debt collector may still sue you to collect the debt. Always answer legal papers telling you that a debt collector is suing you.

Talk to a lawyer if you have any questions.

How Do I Use the Letter?

1 Fill in the Form

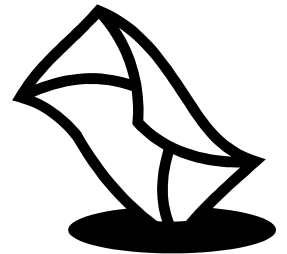
- Fill in all of the blanks on the form.
- Sign the letter.

2 Make a Copy

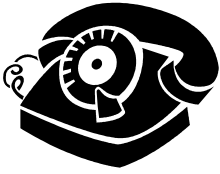
- Make at least one copy of the letter for yourself. Keep the copy in a safe place. It may be important if you have to go to court.

3 Mail Your Letter

- Mail your signed letter to the debt collector. Use Certified and Return Receipt mail. Certified and Return Receipt mail costs a bit more, but it's worth it. The debt collector will have to sign a receipt when they get the letter. The receipt will come back to you. Keep the receipt with your copy of the letter. It may be important later if



you have to go to court.



What if the Debt Collector Contacts Me Again?

When the debt collector gets your letter, they must stop contacting you! This includes phone calls, emails, text messages, and all other forms of communication.

1 Keep a Record of Any Future Contact

- If the debt collector contacts you again, keep track of it. Keep any letters, emails, text messages, or other forms of communication they send you. If they call you, keep a list of dates, times, the name of the person who called, and what the person said. These records may be important later if you have to go to court.

2 File a Complaint

- File a complaint with the Consumer Financial Protection Bureau (CFPB). The CFPB regulates the offering and provision of consumer financial products or services under the federal consumer financial laws. You may file a complaint with the CFPB online at <https://www.consumerfinance.gov/>.
- File a complaint with the Montana Department of Justice Office of Consumer Protection by calling 1-800-481-6896 or e-mailing ContactOCP@mt.gov. You can download the complaint form online at <https://dojmt.gov/consumer/>.

3 Call a Lawyer!

- If the debt collector contacts you after they get your letter, they may have broken the law. You may be able to sue them. You can get money if the court finds that the debt collector broke the law. You may also get attorney's fees and court costs. You have one year from the date the debt collector broke the law to file a case. You will probably need a lawyer to do this.



Where Can I Get Legal Help?

These organizations may be able to help you:

- **Montana Legal Services Association (MLSA)** gives free legal help to low income people. To find out if you qualify for MLSA, call the MLSA HelpLine at 1-800-666-6899 or apply online at mtlsa.org or MontanaLawHelp.org.
- **The State Bar Lawyer Referral and Information Service (LRIS)** refers people to Montana lawyers who might be able to help. The referral is free. Call LRIS at 1-406-449-6577.
- **The State Law Library** can help you find and use legal resources such as books, forms, and websites. You can visit the Law Library website at courts.mt.gov/Library. You can contact a Reference Librarian at 1 (800) 710-9827 or by email at through the library's website.

Date: _____
(mm/dd/yyyy)

From: _____
(Your name)

(Your mailing address)

(City State Zip)

To: _____
(Debt collector's name)

(Debt collector's mailing address)

(City State Zip)

Re: Account Number: _____
(your account number with debt collector)

Dear _____:
(debt collector's name)

Your company has contacted me about a debt you say I owe. I am not admitting that I owe this money.

Please stop contacting me about this debt in all forms. It is against federal law to contact me again after I have asked you to stop. The law is the Fair Debt Collection Practices Act 15 U.S.C. 1692c(c). I may tell the Consumer Financial Protection Bureau if you contact me again. I may also seek legal damages.

Thank you.

Sincerely,

(Sign your name here)

(Print your name here)