

Your “Stop Contact” letter is on the next page. Before you fill out the letter, read these instructions.

- **Fill out your letters**

Fill out your address, the debt collector’s address, and your account information in the blanks in the letter.

- If you deny owing all of the debt, check the box that says, “I dispute that I owe any part of this debt”;
- If you deny owing part of the debt, check the box that says, “I dispute that I owe part of this debt”;
- If all of your income is from government benefits, check the box that says, “All of my income comes from a government benefits program” and write the name of the program(s).

- **Print 2 copies of your letters**

You can print by pressing “p” while holding down the “Ctrl” key. If you don’t have a printer, you can find one at a public library.

- **Sign both copies. Keep one - send the other.**

Sign both copies of your letter. Keep one for your own records, and send the other one to the debt collector.

- **“Do Not Contact” does NOT mean “Do Not Sue”**

This letter does not make your debt go away, and it does not give you the right to ignore court papers. Your creditors can contact you to say if they are going to take legal action. They may try to sue you.

- **What to do if you get sued**

If you are served with court papers, you have to respond. If you don’t, your creditors may get a “court judgment” against you. That may let them take money straight from your paycheck or bank account. These Legal Aid fact sheets may help:

Fact Sheet Title	URL Address
What to Do If You Are Sued	<a href="http://m.lawhelpmn.org/browse-self-help/fact-sheet/what-do-if-you-are-sued">http://m.lawhelpmn.org/browse-self-help/fact-sheet/what-do-if-you-are-sued</a>
Garnishment and Your Rights	<a href="http://lawhelpmn.org/browse-self-help/fact-sheet/garnishment-and-your-rights">http://lawhelpmn.org/browse-self-help/fact-sheet/garnishment-and-your-rights</a>

If you have defenses against the debt, you may win in court. Some defenses can be if the debt is too old (up to 6 years), has already been paid, is for too much, was discharged in bankruptcy court, and more. You can do research about defenses you may have, or try to talk to a lawyer.

If the calls, letters or harassment don’t stop after you send this letter, or if you think you need a lawyer for any reason, visit [www.LawHelpMN.org](http://www.LawHelpMN.org) and click on “LawHelp Guide” to find lawyers who may be able to help.

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Your Name)

\_\_\_\_\_  
(Your Street Address)

\_\_\_\_\_  
(Your City, State & Zip Code)

\_\_\_\_\_  
(Debt Collection Agency Name)

\_\_\_\_\_  
(Street Address)

\_\_\_\_\_  
(City, State & Zip Code)

Re: Account # \_\_\_\_\_

Dear Sir or Madam:

I am writing to request that you stop communications to me about my account with \_\_\_\_\_ as required by the Fair Debt Collection Practices Act.

(Creditor Name)

The account number with \_\_\_\_\_ is \_\_\_\_\_. The account number  
(Creditor Name) (Account Number)

with your agency, \_\_\_\_\_, is \_\_\_\_\_.  
(Debt Collection Agency Name) (Account Number)

- I dispute that I owe any part of this debt.
- I dispute that I owe part of this debt.
- All of my income comes from a government benefits program:

Your cooperation will be appreciated.

Very truly yours,

\_\_\_\_\_  
(Sign Your Name)

\_\_\_\_\_  
(Print Your Name)