

## Daim Ntawv Piv Txwv Txog (Debt Collection Cease and Desist Letter)

Qhov piv txwv no hais tias tus neeg no tiv nuj nqis tab sis them tsis taus tam sim no.

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Koj Lub Npe  
Koj Lub Chaw Nyob  
Koj Lub Zos, Lub Xeev, Zip (Your City, State Zip)

Mr./Ms. Bill Collector  
Lub npe ntawm tus neeg tsib nuj nqis los yog lub chaw es tsib nuj nqis  
Lawv lub chaw nyob, Lawv lub zos, lub xeev, zip  
Their City, State Zip

Hnub Tim

Re: Account #123456789

Dear Sir or Madam:

*Nyob Zoo:*

I am writing to ask that you stop communications to me about my account with Amy's Department Store, as required by the Fair Debt Collection Practices Act.

*Kuv saub tsab ntawv no tuaj hais koj kom koj tsum tsis txhob muaj kev tiv tauj nrog kuv txog kuv qhov nuj nqis account kuv muaj nrog rau Amy's Department Store, es tau hais los ntawm tsab cai hu ua the Fair Debt Collection Practices Act.*

I was laid off from work two months ago and can't pay this bill at this time. I am now in a training program that ends in March and hope to find work that will let me to make payments soon after that.

*Kuv poob kuv txoj hauj lwm ob lub hlis tag los no thiab kuv them tsis tau qhov nuj nqi no tam sim no. Tam sim no kuv tab muaj ib qho kev kawm es yuav tiav thaum lub Peb hlis ntuj tag thiab vam tias kuv yuav nrhiav tau ib txoj hauj lwm es yuav qhia tau tias kuv yuav rov qab maj mam them kuv cov nuj nqi sai sai tom qab ntawd.*

You should know that your employees have engaged in illegal collection practices. For example, I got a phone call at 6:30 a.m. from one of them last week. Later that day, the same person called me at my training program. Personal phone calls are not allowed except for emergencies. My family and I were very upset by these tactics.

*Koj yuav tsum paub tias koj cov neeg ua hauj lwm yeej tau ua tej yam txhaum cai thaum lawv hu tuaj tsib nqi. Piv txwv, kuv tau txais lawv tsab xov tooj thaum 6:30 a. m. ntawm ib tug neeg lub asthiv tag los no. Hnub ntawd, tib tug neeg qub rov qab hu kuv ntawm kuv qhov chaw kawm ntawv. Hu xov tooj rau*

*yus ntiag tug mas yeej tsis tso cai rau li tshwj tsis yog tias muaj kev kub ntxov. Kuv thiab kuv tsev neeg mas chim heev rau tej tswv yim zoo li no.*

Stop contacting me.

*Tsum tsis txhob tiv tauj kuv lawm.*

I will take care of this matter when I can. Your cooperation is appreciated.

*Kuv mam li lis cov nuj nqi no thaum kuv ua tau. Ua tsaug rau qhov koj koom tes.*

Sincerely,

*Ua tsaug,*

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*(Kos npe)*