



SAMPLE CEASE LETTER

Last updated October 2024

If income *is* exempt from collection, Long Island residents can use this letter to tell a debt collector to stop contacting you. You can send this letter any time. Sending this letter does not cancel your debt.

Your Name
Your Street Address
City, State ZIP Code
Date _____

1 CERTIFICATE OF MAILING

Collection Agency's Name
Collection Agency's Address
City, State ZIP Code

2 Re: Name of Company you owe money to, Account Number: (insert your account number here)

Dear Sir/Madam:

Please verify the above-referenced debt as required by the Fair Debt Collection Practices Act. Further, my only source of income is _____, which is exempt from collection under the Federal and New York Exempt Income Protections Act.

3 Aside from verification of the debt, do not contact me about this debt. The Fair Debt Collection Practices Act, 15 USC Section 1692c requires that you honor this request. Your cooperation will be appreciated.

Sincerely,

(Your name and signature)

4 cc: (Insert Name of Company)
Consumer Financial Protection Bureau

1 Make sure to mail your letter with a certificate of mailing and keep the proof of mailing for your records.

2 Fill in the name of the company the collection agency says you owe money, and the account number. If you do not know this information, give the collection agency some other information so that it knows what debt you are talking about.

3 You might want to write a few lines here explaining your situation. For example, you may want to explain the circumstances that led to your falling behind on your bills. You might want to state that you want to pay the bills you owe, but cannot afford to pay them at this time. You are not required to give any reason why you cannot or will not pay the alleged debt, but it could be to your benefit.

4 Send the original letter to the collection agency. You should make at least one copy of the letter. Send one to the company to which you originally owed the money. Keep the second copy of the letter for yourself, along with your proof of mailing. You may also want to send a copy to these agencies:

Consumer Financial Protection Bureau
P.O. Box 4503
Iowa City, Iowa 52244

Re:

Dear Sir/Madam:

Please verify the above-referenced debt as required by the Fair Debt Collection Practices Act. Further, my only source of income is _____, which is exempt from collection under the Federal and New York Exempt Income Protections Act.

Aside from verification of the debt, **do not contact me about this debt.** The Fair Debt Collection Practices Act, 15 USC Section 1692c requires that you honor this request. Your cooperation will be appreciated.

Sincerely,

cc:
Consumer Financial Protection Bureau