**TO DEBT COLLECTOR: REFUSAL TO PAY**

Your Name  
Your Address  
City, State, Zip

Date:

Name of the Collection Agency  
Address  
City, State, Zip  
  
Re: Acct #XXXXX (this is the # assigned by the collection agency to your file)  
  
Whom It May Concern:

This will serve as your legal notice under the federal Fair Debt Collection Practices Act (FDCPA) that I **refuse to pay this debt because it is not valid**.  Discontinue all communications with me as I will not be offering to pay any money to pay this debt because (and select a reason below or write your own explanation)

* I have already paid this bill as shown in the enclosed documentation.
* I never received the product/service and you did not provide any evidence to the contrary.
* I am not the person who owes the money.
* This charge is the result of Identity Theft so I am not responsible.
* The debt is past the statute of limitations.

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Sincerely,

Your Name

**Letter to Cease All Communication With You**

If you send this letter then they have to stop communicating with you and their only remaining option is to file a lawsuit against you. If they are seeking a large amount, there is a significant chance a lawsuit will be filed if you just cease all communication using this letter. They might sue even if the debt is smaller (for example $1,500 to $3,000 or even less). You may be better off maintaining communication with them to try to prevent a lawsuit from being filed (see our advice here). If that is the case, we recommend sending the next letter (Letter to Cease Telephonic and Text Communication)

This will serve as your legal notice under the federal Fair Debt Collection Practices Act (FDCPA), to cease all communication with me, my family and friends in regard to the debt referenced above.

If you contact me again, I will immediately file a complaint with the Federal Trade Commission and the [Your State Here] Attorney General’s office. Any telephonic communications from your company may be recorded to be used as evidence for my claims against you.

Thank you for your attention to this matter.

**Letter to Cease Telephone Calls and Text Messages And Request Information**

Use this letter if you receive a debt collection notice in the mail and you want to request additional information to see if you owe the debt but you want to stop them from calling you.

This will serve as your legal notice under the federal Fair Debt Collection Practices Act (FDCPA), to cease all telephonic and text communication with me in regard to the debt referenced above. **Do not contact me except via mail.**

If you call or text, I will immediately file a complaint with the Federal Trade Commission and the [Your State Here] Attorney General’s office. Any telephonic communications from your company may be recorded to be used as evidence for my claims against you.

Furthermore, I formally **dispute the validity of this debt.** Please provide me with documentation that supports why you believe this debt belongs to me, and why you believe I owe this amount. You are also notified that should any adverse information be placed against my credit reports, appropriate actions will be taken under the federal Fair Credit Reporting Act (FCRA).

Thank you for your attention to this matter.