



*Legal Hotline for Michigan Seniors  
3815 W. St. Joseph, Suite C-200  
Lansing, MI 48917  
PH: 517-372-5959  
FAX: 517-372-0792  
In state HOTLINE: 800-347-5297  
A program of Elder Law of Michigan, Inc*

SAMPLE DO NOT CONTACT LETTER

(Date)

To: (Collection Agency Name & Address)

From: (Name & Address)

Re: (Account #)

To Whom This May Concern:

In accordance with the Fair Debt Collection Practices Act and the Michigan law on Regulation of Collection Practices, I am writing to notify you to cease further communication with me regarding my account with \_\_\_\_\_. I also ask that you keep this note with the file even if you return the file to the creditor or forward the file to another collection agency. If you continue to contact me in violation of the law, I will pursue my legal remedies.

*Optional: You should be aware that your employees may have been violating the law. They have:*

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Also, in accordance with the Fair Debt Collection Practices Act, I would like to request a verification of the debt which you have contacted me about. In the meantime, I do not acknowledge that the debt you have listed above is correct, or that I owe the amount stated, or any amount.

Sincerely,

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Signature

## **INSTRUCTIONS FOR DO NOT CONTACT LETTER**

- Delete the reference to federal law if the letter is addressed to a creditor rather than a collection agency.
  - Additional information to consider adding if applicable: reason the debt is not owed; why the amount claimed is inaccurate; limited income; no savings or assets; poor health.
- 1.) Send the letter by regular mail.
  - 2.) Keep a copy of the letter.
  - 3.) Collection agencies do not always obey the law and stop contact. In that case you should keep a log of calls with date, time, and name of person calling. This could be used as evidence in a complaint or lawsuit.
  - 4.) While the following agencies take complaints about collection agencies there is no guarantee they will take action to enforce the law in your particular case. If a collection agency violates the law you can sue for money damages and reasonable attorney fees. There is a one year statute of limitations for suing.

Federal Trade Commission  
CRC-240  
Washington, D.C. 20580  
877-382-4357 (toll free)  
[www.ftc.gov](http://www.ftc.gov)

DLEG Enforcement Division  
P.O. Box 30018  
Lansing, MI 48909  
517-241-9202  
[www.michigan.gov/cis](http://www.michigan.gov/cis)

## **DO NOT MAIL THESE INSTRUCTIONS- KEEP THEM FOR YOUR RECORDS**

*The Legal Hotline is a program of Elder Law of Michigan, Inc., a non-profit organization. If you would like to support our work, please consider sending a tax deductible donation to the Legal Hotline, 3815 W. St. Joseph, Suite C-200, Lansing, MI 48917. Thank You.*