

[Date]

[name of agency]

[correspondence address]

[city, state, zip]

RE: Estate of [DECEASED SPOUSE]
Last 4 Digits of Social Security Number [****]
Account Number: [****]

Dear Account Representative:

Your office is taking collection efforts against [DECEASED SPOUSE] with regard to the above-referenced account. Please be advised that [DECEASED SPOUSE] died on May, **, 2011. Enclosed you will find a copy of the Certificate of Death.

Please be advised that [DECEASED SPOUSE] does not have an estate. There is no revocable trust. There will be no probate or other administration. The family does not have resources to pay [DECEASED SPOUSE]'s debts. There are no means for resolving [DECEASED SPOUSE]'s debts.

Your continued collection efforts are causing the family great distress. Please do not contact the family of [DECEASED SPOUSE] regarding this account (15 U.S.C. ' 1692c(c)). Telephone calls are particularly upsetting. Please do not call surviving relatives of [DECEASED SPOUSE] for any reason (15 U.S.C. ' 1692d(5), California Civil Code ' 1788.11(d)).

Thank you for your assistance in this matter.

Sincerely,

[SURVIVING SPOUSE OR OTHER FAMILY MEMBER]

Enclosure [Death Certificate]