

[Date]

[name of agency]  
[correspondence address]  
[city, state, zip]

RE: [YOUR NAME]  
Last 4 Digits of Social Security Number [\*\*\*\*]  
Account Number: [\*\*\*\*]

Dear Account Representative:

Your office is taking collection efforts against me with regard to the above-referenced account. Please be advised that I cannot repay this debt. I have no employment income. I am [disabled/retired, etc.]. The only income I receive is from [Social Security, retirement, etc.]. This income is insufficient to pay for anything other than basic survival needs. I cannot make payments on this debt. I do not have any savings and there is nothing I own that I could sell to either pay off this debt or to make a settlement offer.

Please do not contact me by phone regarding this account. The telephone calls are particularly upsetting to me. (15 U.S.C. §1692d(5), California Civil Code §1788.11(d)).

Sincerely,

[YOUR NAME]  
[Your Correspondence Address]  
[City, State, Zip Code]