

[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.

California and Federal Fair Debt Collection Practices Acts prohibit harassment by creditors and debt collectors. Your company has harassed me in the following manner:

[DESCRIBE THE HARASSMENT – THE DATE AND TIME IT OCCURRED, WHAT HARASSMENT OCCURRED, ANY WITNESSES, ETC.]

Please immediately cease further harassment. In order to limit the opportunity for harassment, 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]