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Rural Law Center of New York, Inc.

SAMPLE LETTER TO COLLECTION AGENCY REGARDING EXEMPT FUNDS

The following page is a sample of a letter that you can send to a collection agency if you have exempt funds such as Social Security, Pensions, SSI , SSD.

Be sure to keep a copy of your letter and always send a letter like this "Certified with a Return Receipt". If you need help with the mailing, just ask at any post office.

Your Name and Address Here

Date

CERTIFIED MAIL, RETURN RECEIPT REQUESTED
NO. _____

Collection Agency's Name and Address

RE: Account Number

Dear Sir/Madam:

I am writing in regards to the above numbered account to inform you of my financial status and my desire not to receive communications or telephone calls from your office.

Please note that my only source of income is -

This money is completely exempt from debt collection. If you attempt to restrain my exempt funds, you will cause me a severe hardship. In the event that this debt is sold, this letter shall be included in my file to ensure that the buyer is put on notice of my exempt income. If you attempt to restrain my exempt funds in disregard of this notice, I reserve the right to seek compensation from you for any damages caused by the restraint.

I also request that you stop all communications, letters, and phone calls to me regarding this debt. The Fair Debt Collection Practices Act, 15. U.S.C. Section 1692c, requires that you honor this request.

This letter is not meant in any way to be an acknowledgment that I owe this money.

Thank you for your attention to this matter.

Sincerely,

Jane Doe
PO Box 000
Sometown NY 10000