

SAMPLE CEASE LETTER (EXEMPT INCOME)

If you receive Social Security, Public Assistance, or other exempt funds, use this letter to tell a debt collector to stop contacting you.

You can send this letter at any time. Sending this letter does not cancel your debt.

Date : _____

Debt Collection Company: _____

Address: _____

Sent Via Certified Mail, Return Receipt Requested

Re: Account Name: _____

Account Number: _____

Dear Sir/Madam:

Please stop contacting me about the above-referenced debt.

Furthermore, my only source(s) of income is/are _____.

All the money in my bank account is completely exempt from debt collection. If you attempt to restrain my exempt funds, you will cause me a severe hardship. 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.

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.

Signed,

(Your signature)

(Your Name Printed)

**REMEMBER: (1) KEEP A COPY OF THE LETTER AFTER YOU HAVE SIGNED IT
(2) MAIL THE LETTER BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED**