

LAW OFFICES OF LEONARD KOMEN, P.C.
7733 Forsyth Blvd., Ste. 2000
St. Louis, MO 63105

Tel: (314) 862-3535
Fax: (314) 726-2340
Cell: (314) 651-1601
lenkomen@komenlaw.com

THE DEBTOR'S WARNING TO STOP CONTACTS

A customer/debtor is entitled to stop all pre-suit creditor contacts in an attempt to collect a debt halted by sending the following letter: Violation of this notice can result in severe penalties under the Federal Law. Creditors, if you receive such a letter, alert all your staff and any collection agency you are using immediately. Your remedy now is to send this to an attorney for suit.

From the debtor:

[By certified mail, return receipt]:
[addressed to creditor]

Re: [customer and account #]

Dear Sir/Madam:

Your office has been pursuing collection of an account relating to the above. Please be advised I am not in a position to make the payments due on this account.

I hereby instruct you to cease all further telephone or personal contact either to my place of employment or to my home in attempts to discuss this account.

This notice is given to you pursuant to the Federal Fair Debt Collection Practices Act, 15 U.S.C.A. Section 1692 et. seq. I have been advised by my attorney of my civil remedies if you ignore this notice.

Sincerely,

[Debtor's name
and address]

Use of this Web Site and review of this Article does not create an attorney-client relationship. The law and its application by the courts is constantly evolving and changing. As with all memoranda in these archives, the discussion of the law is for general informational purposes, is in general summary form, is not to be taken as a definitive guide, and should not be relied upon to determine all fact situations. Each set of facts must be examined separately with the current case and statutory law analyzed and applied accordingly.