

NBC Collection Agency
1 Main Street
Flint, MI 10887

January 1, 2007

Dear Sir or Madam:

I am writing to request that you stop contacting me about an account number _____ with [name of creditor] as required by the Fair Debt Collection Practices Act 15 U.S.C. section 1692c(c). (Note: Delete reference to the Act where the letter is to a creditor instead of to a collection agency. Some, but not all, state laws prohibit further contact by creditors).

[Document any harassing contact by the collection agency. In some cases, provide information about why you can't pay, or if appropriate, do not owe the money].

This letter is not meant in any way to be an acknowledgment that I owe this money. I will take care of this matter when I can. Your cooperation will be appreciated.

Very truly yours,

Sam Consumer