

VIA CERTIFIED RETURN RECEIPT MAIL

_____, 20____

Re: _____
Original Creditor: _____
Account Number: _____

Dear Sir or Madam:

I am writing pertaining to the above-referenced account.

I receive \$_____ monthly, from _____. I do not own any real property or have any assets. I am unable to continue making even the minimum payment towards my account with your company.

Pursuant to §1788.17 of the California Fair Debt Collection Practices Act, I request that you cease all **oral and written communication** with me.

Sincerely,
