
Attention: Collections Department

Account #: _____

To Whom It May Concern:

This letter is to advise you that I am not able to make payments on my account. This letter is to advise you that I am not able to make payments on my account due to the fact that my only source of income is Social Security.

I am familiar with the law and know that I am "judgment proof". If I file bankruptcy, I will claim all my property as exempt, and if I am pursued for a judgment, my property cannot be collected to satisfy the judgment. Pursuant to my rights under federal debt collection laws, I am requesting that you cease and desist communication with me, as well as my family and friends, in relation to this and all other alleged debts you claim I owe.

You are hereby notified that if you do not comply with this request, I will immediately file a complaint with the Federal Trade Commission and the Ohio Attorney General's office. Civil and criminal claims will be pursued.

Thank you for your understanding and help.

Sincerely,