

[Your Name]
[Your Address]
[City, State, Zip Code]
[Date]

[Creditor/Collection Agency Name]
[Address]
[City, State, Zip Code]

RE: Account Number [Your Account Number]

To Whom It May Concern,

I am writing to formally request that you cease and desist all collection activities and communication regarding the above-referenced account.

Please be advised that this debt is currently uncollectible. I am insolvent, and my total liabilities exceed the fair market value of my assets. Furthermore, my current income is exempt from garnishment under state and federal law.

If you intend to discharge this debt and issue an IRS Form 1099-C (Cancellation of Debt), please be aware that I will be filing IRS Form 982 (Reduction of Tax Attributes Due to Discharge of Indebtedness) to report my insolvency. This will render any discharged amount non-taxable under Internal Revenue Code Section 108.

Effective immediately, do not contact me by telephone, mail, or at my place of employment. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, you must stop all communication after receiving this written notice, except to advise me that your collection efforts are being terminated or that you intend to invoke a specific legal remedy.

Thank you for your cooperation.

Sincerely,

[Your Signature]
[Your Printed Name]