

REFUSE TO PAY LETTER

Collection Agency's Name

Collection Agency's Address

**CERTIFIED MAIL
RETURN RECEIPT REQUESTED**

Today's Date

Tracking Number

Re: Account No. _____

Dear Sir or Madam:

I have enclosed a copy of the last collection letter that you sent to me.

In this regard, please be advised that I dispute this debt and refuse to pay.

PLEASE MARK YOUR FILES ACCORDINGLY.

Trusting in your good offices, I remain . . .

Very Truly Yours,

Sign your name here

Print your name here

Print your address here

Instructions for Refuse to Pay Letter:

1. Make a separate file folder for each debt collector that you send these letters to. This will be your “collection file” in which you will keep all of your copies.
2. Complete this Refuse to Pay Letter for each debt collector that has sent you a recent collection letter. Make sure to write the Certified Mail tracking number on the Refuse to Pay Letter. Make one copy of this Refuse to Pay Letter when it is completed. This will be your copy to keep.
3. Make two copies of the original collection letter that you received. Attach one copy to the original Refuse to Pay Letter when it is completed. Attach the other copy to your copy of the Refuse to Pay Letter and put it in your collection file.
4. Mail the original Refuse to Pay Letter, with a copy of the collection letter attached, to the debt collector. **You must send the Refuse to Pay Letter by Certified Mail, Return Receipt Requested.**
5. Keep the original collection letter that you received from the debt collector and the envelope that it came in, and put them in your collection file.
6. Keep the green Certified Mail Return Receipt when it comes back from the post office and put it in your collection file.
7. If you receive any additional collections letters from this debt collector on this debt, keep the original collection letter and the envelope that it came in, and put them in your collection file.

All of these items will all be needed if a lawsuit is required to stop the collection activity.

When you bring your collection file to us for filing a lawsuit against the debt collector, your collection file folder should contain **all** of the following documents.

1. The original collection letter (Letter #1) that you received from the debt collector and the envelope that it came in.
2. A completed copy of the Refuse to Pay Letter with a copy of the original collection letter (Letter #1) attached.
3. The green Certified Mail Return Receipt showing the tracking number, the date that the debt collector received the Refuse to Pay Letter, and the signature of the person who signed for it.
4. The original of any additional collection letters (Letter #2) and the envelopes that they came in.

Remember: A successful lawsuit against a debt collector requires “bullet-proof” paperwork. If you follow these instructions, your case is much more likely to have a successful outcome.