

Date: _____

BY CERTIFIED MAIL

To: _____

RETURN RECEIPT REQUESTED

Write Name of Creditor

Creditor's Address

City, State, Zip Code

My account number is : _____

To Whom it May Concern:

Please don't call me at work.

The Attorney General's Consumer Fraud Rule CF 104, adopted under the Vermont Consumer Fraud Act, provides in part:

CF 104.02 Harassment. The use of any conduct, the natural consequence of which is to oppress, harass, or abuse any person in connection with the collection of or attempt to collect any debt arising out of a consumer transaction constitutes an unfair trade act and practice in commerce under 9 VSA Section 2453(a).

Such unfair acts include (but shall not be limited to) the following:

(e) The placement of telephone calls to any person, contrary to his instructions, at his place of employment.

I can't make any payments on this debt. The only reason for calling me is to harass, abuse, and intimidate me. This violates the Consumer Fraud Act. Creditors who violate the Consumer Fraud Act can be subject to a civil penalty of \$10,000 as well as civil damages and attorneys fees.

Please do not contact me again.

Sincerely yours,

Sign your name

Print your name

Write your street or P.O. address

Write your town, state, and zip code