

Date \_\_\_\_\_

\_\_\_\_\_  
(Your Name)

\_\_\_\_\_  
(Your Address)

\_\_\_\_\_  
(Your City, State, Zip Code)

\_\_\_\_\_  
(Name of Debt Collector)

\_\_\_\_\_  
(Address of Debt Collector)

\_\_\_\_\_  
(City, State, Zip Code of Debt Collector)

Sent via certified mail, return receipt requested

Re: Request to Stop Collection Efforts

Debtor: \_\_\_\_\_

Account No: \_\_\_\_\_

Balance: \_\_\_\_\_

To whom it may concern:

I am writing to say I cannot make payment arrangements on the account above, and to ask that you stop trying to collect this debt from me. I only have limited income from:

- \_\_\_\_\_ Individual Retirement Accounts;
- \_\_\_\_\_ Social Security benefits;
- \_\_\_\_\_ Social Security disability payments;
- \_\_\_\_\_ SSI payments;
- \_\_\_\_\_ Family Independence Program (FIP) grants;
- \_\_\_\_\_ General Assistance benefits;
- \_\_\_\_\_ Unemployment Compensation;
- \_\_\_\_\_ VA benefits;
- \_\_\_\_\_ Worker's Compensation benefits;
- \_\_\_\_\_ Cash value of life insurance policies payable to the spouse or children of the insured;
- \_\_\_\_\_ Income benefits under the Michigan Civil Service Act;
- \_\_\_\_\_ Income benefits under the Michigan Retirement Act;
- \_\_\_\_\_ U.S. Civil Service Retirement benefits;
- \_\_\_\_\_ Pensions covered by ERISA.

My only assets are:

- \_\_\_\_\_ A bank account consisting entirely of SSI, per 42 USC 1383(d)(1), or Social Security Retirement, Survivors or Disability Income benefits, per 42 USC 407;
- \_\_\_\_\_ Otherwise exempt, pursuant to MCLA 600.6023.

Proof of my income is enclosed, and I swear that all of my limited income is used for housing-related costs, food, and necessary medical expenses. I have no money left to make payments. Further, under Michigan and federal law, my income cannot be garnished.

Under the circumstances, I ask that you immediately stop all attempts to garnish or seize any of my income or assets. Thank you for your cooperation. If you have questions, please contact me only in writing.

Sincerely,

\_\_\_\_\_  
(Type or print your full name)