

DATE:

TO:

RE: Account Number _____

I am disabled and I am unable to work. I recently consulted with an attorney to discuss filing bankruptcy or other possible options to get control of my bills. She helped me write this letter. Right now, I owe a total of _____ to all my creditors including your bill of _____. There is no foreseeable way for me to pay this.

After reviewing my financial situation, the attorney advised me that I am "judgment proof" - meaning all my assets are exempt from collection under RCW 6.15. I am living on Disability payments. I understand that my creditors may not garnish these payments. I have no other source of income.

I am requesting that you cease from calling me on the phone which you are required to do by the Fair Debt Collection Act (15 USC Sec. 1692). I have cut up all my credit cards and am sending this letter to each one of my creditors.

Thank you for your cooperation.

Sincerely,

(Print Name)

(Address)

(City, State, Zip)