
Name

Address

City, State, Zip

Date

Name

Address

City, State, Zip

Re: _____
Identification of debt about which you have been contacted

You contacted me concerning the above debt. Pursuant to the Fair Debt Collections Practices Act (FDCPA), I am directing that you cease all communication with me concerning this debt. Do not contact any third persons about this debt.

In addition to the FDCPA, the Maryland Consumer Debt Collection Law, 14-201 et seq. of the Com. L Article, Md. Ann. Code, prohibits debt collectors, debt buyers *and creditors* from using or threatening force or violence; threatening criminal prosecution, unless the transaction involved the violation of a criminal statute; disclosing or threatening to disclose information which affects a debtor's reputation for credit worthiness with knowledge that the information is false; except as permitted by statute, contacting a person's employer with respect to a delinquent indebtedness before obtaining final judgment against the debtor; except as permitted by statute, disclosing or threatening to disclose to a person other than the debtor or the debtor's spouse information which affects the debtor's reputation, whether or not for credit worthiness, with knowledge that the other person does not have a legitimate business need for the information; communicating with the debtor or a person related to the debtor with the frequency, at the unusual hours, or in any other manner as reasonably can be expected to abuse or harass the debtor; using obscene or grossly abusive language in communicating with the debtor or a person related to him; claiming, attempting, or threatening to enforce a right with knowledge that the right does not exist; or using a communication which simulates legal or judicial process.

Signature