

## Payment Refusal and Termination Sample Letter

Today's Date

Your Name  
Your Address

Attention: {name of collector}  
Name of Debt Collection Agency  
Address

RE: Your {letter dated} or {phone call on date} reference account #: {place account or reference number here}

Dear Mr./Ms. {Collector's Name}

I have paid on this account per our payment agreement dated (insert date of verbal or written agreement). My records indicate that I have made (insert number) payments in the amount(s) of \$(insert amount(s) for a total of \$(insert total) leaving a balance of \$(insert balance).

Although I certainly want to continue paying on this debt, I simply cannot afford to pay the amount you are demanding. Unless you agree to continue accepting my regular payment amount, then per your (phone call or letter) informing me that you refuse to accept my payments, you leave me no choice but to terminate this relationship.

For the record, do not contact me again regarding this account unless it is to inform me that you will accept my previous payment amount or that you intend to take other actions as outlined in the Fair Debt Collection Practice Act.

Should you decide to take legal action to enforce this debt, be advised that I welcome the opportunity to show any judge my efforts to resolve this issue. I have kept extremely accurate records of all correspondence and payments concerning this account and have complete confidence that any judge would agree that my efforts have been in good faith.

*Signature here*  
Your Printed Name