

## A Debt Collectors comments:

I am a debt collector and I'm saying this because I don't feel the need to hide it. .... write a cease and desist letter and send it certified mail with a return signature. The collector can only contact you one more time and that's only to let you know they received your letter. This will stop collection activity, or if the collectors are ignorant this will get you a good settlement in court! Although they have stopped collection activity, they will still report a debt to your credit (which is within their legal rights to do). Most Important, after you send the letter keep records, right down names, dates, times, and attitudes of all contact—electronic or otherwise). There are plenty of attorneys that chase debt collectors!