

## *Debt Relief Letter*

To: \_\_\_\_\_

Name of Creditor

Date: \_\_\_\_\_

\_\_\_\_\_  
Address

\_\_\_\_\_  
City, State

\_\_\_\_\_  
Zip Code

Re: \_\_\_\_\_

My Account Number

To Whom it May Concern:

Please do not contact me again regarding the above account. I do not own any attachable property, and my only source of income is:

Social Security / Veterans Benefits

Child Support

Supplemental Security Income (SSI)

ANFC or General Assistance

Weekly disposable earnings are less than 40 times the minimum wage. \*

Under federal and state law, a creditor can not use the legal process to collect money from any of the above sources. The applicable federal law is found at 42 U.S.C. 407(a). The Vermont laws are found at 12 V.S.A. 2740, 12 V.S.A. 3167-3172 and V.S.A. 124.

Where as the courts can not be used to lawfully compel me to pay this debt, further contact by you regarding payment of this debt may constitute unfair and deceptive practice in violation of the Vermont Consumer Fraud Law, 9 V.S.A. 2451 *et seq.*

I can not pay this debt and still survive and you can not legally compel me to pay this debt. ***Please do not contact me again.***

Sincerely,

\_\_\_\_\_  
Address

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Town, State

\_\_\_\_\_  
Zip Code

\_\_\_\_\_  
Printed Name

\* Weekly earnings equaling 40 times the federal minimum wage are exempt from attachment and exemption if the debt arises from a consumer credit transaction: 30 times the federal minimum wage or 75% of weekly disposable earnings whichever is greater is exempt in any other case 12 V.S.A. 3170.