



How to Stop Collection Calls

You've just sat down to dinner and the phone rings. Another collection call! In fact, this may be the 10th time they have called today. Is there anything you can do about it? **Yes!**

If a collector calls you about a debt, you should talk to them at least once to see if you can resolve the matter. But be aware...

Collectors are professionals who have been trained with techniques to get you to send them money, PERIOD. They don't care about your circumstances or feel sorry about your problems, so don't waste time trying to explain. If you cannot resolve the problem by phone (and most of the time you can't), **follow these steps to stop the calls once and for all:**

Step #1: You will need to get the address of the collector in order to send them a letter. Asking the collector who called for this information is usually a waste of time as the collector knows that you are most likely going to send a request to stop calling you. They do not want you to do that. Most collectors are paid by commission in relation to the amount of debt they can collect.

You should have received a statement or letter that will have the address of the collector. If not, you should receive one soon. In the meantime, do not talk with them. You may want to screen your calls using caller ID or turn off your ringer and listen to recorded calls later.

Step #2: Once you have the address of the collector, write a simple letter (be sure to include your name and account number) stating that you don't want the collector to contact you again.

Step #3: Make a copy of the signed letter before you put it in the mail. Send this request by certified mail and pay for the Return Receipt so that you can document and prove that the collector received your request.

Once the collector receives the letter, they may only contact you once more to either tell you they received the letter and will not call you again, or to tell you they intend to start legal actions to collect the debt. Just because you have been able to get the collection calls to stop, doesn't mean the debt has gone away. It's time to make a plan. Debt Relief NW offers Debt Consolidation and Debt Settlement programs to get you on track and eliminate your debt for good! If you have further questions or would like more information....

CALL 1-877-492-4109 TODAY!