

Dear Creditor

Please take notice that I elect to exercise my right not to be contacted about my debt to you under the provisions of the California Robbins Rosenthal Fair Debt Collection Practices Act, California Civil Code section 1788.17.

That section makes applicable to creditors and debt collectors the rights and remedies provided consumers under the Federal Fair Debt Collection Act, 15 U.S.C. 1692 b-1692 j which includes my right to have you cease communicating with me.

Therefore, do not contact me further except in strict compliance with applicable law.

Very truly yours,

CLIENT