

INSTRUCTIONS FOR FILLING OUT DEBT SETTLEMENT LETTER TO HAVE FUNDS RETURNED (with pending lawsuit)

Please follow the below instructions to send a letter to your debt settlement company:

In [1] insert the name and address of your debt settlement company.

In [2] insert your name and address.

In [3] insert the name of the employee at the debt settlement company with whom you have been dealing OR if you do not know a name, write "To Whom it May Concern".

In [4] insert the section number from your agreement which describes the method by which you may terminate or cancel the debt settlement services.

In [5] insert the date when you signed or began your agreement with the debt settlement company (this may be the date of your first payment).

In [6] insert the total amount of money that you have paid the debt settlement company.

In [7] insert the name of the bank[s] or third party debt collector[s] who is suing you (i.e. the plaintiff on the summons you received).

In [8] insert the total amount of money that you have paid the debt settlement company.

In [9] insert the total amount of money that you have paid the debt settlement company.

In [10] insert your phone number.

In [11] print your name and sign the letter.

After you have completed filling out the letter, send the original via certified mail to the debt settlement company. Also send a copy of the letter to the Federal Trade Commission. Print an extra copy of the letter and keep the mailing receipt for your own records. One to two weeks after you send your letter, you may call the debt settlement company to confirm that it has been received and check on the status of any refunds you may be getting.

NOTE: If the debt settlement company is taking funds directly from your bank account each month, go to your bank and close that account *immediately* to prevent any more money from being taken.

[1] To: _____

[2] From: _____

Date: _____

[3] Dear _____,

As per Section [4] _____ of the Debt Settlement Agreement, dated [5] _____ I hereby terminate this agreement. I have made payment in the amount of [6] \$ _____ to your office, and I have received no services in return.

I have stopped making payment to my creditors on your direction and now I am being sued by [7] _____. This company told me that they had not heard from you or received any correspondence or communications from your office. To my knowledge, you have done nothing to resolve this matter.

As I have paid you [8] \$ _____ and I have received nothing in return, I demand the return of the full [9] \$ _____ immediately, by check. If I do not receive the money in the next 30 days, I will be left with no choice but to seek legal remedies to recover these funds, including having you named as a third party defendant in any existing and future court cases.

If you have any questions, feel free to contact me at [10] _____. Thank you in advance for your prompt attention to this matter.

Sincerely,

[11]

Cc: Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue, NW
Washington, DC 20580