

Enstriksyon pou Voye yon Lèt pou Sispann Kolèk Dèt

Daprè lwa Vil New York ak lwa federal, konsomatè yo ka mande nenpòt moman pou yon kolektè dèt sispann kominike avèk yo pou tout tan konsènan yon dèt oswa swadizan dèt. Anplisdesa, si ou genyen difikilte finansyè akòz kriz kowonaviris la (COVID-19), ou ka mande pou ajans koleksyon dèt la sispann kontakte ou pou yon ti tan konsènan dèt la*.

Tanpri ranpli lèt fòm ki nan anvlòp la epi voye li nan kourye lapòs bay ajans kolèk dèt ki te kontakte ou a. (W ap tou jwenn etap yo ki pou ede ou ranpli lèt la.) Kenbe yon kopi nan dosye ou. Lè ou resevwa l, kolektè dèt la pa kapab kontakte ou jiskaske Eta ljan ki nan New York City a fini, esepite nan sikonstans limite. Si yo kontinye kontakte ou, tanpri depoze yon plent (ki gen ladan l yon kopi lèt ou te voye a) ak Depatman Afè Konsomatè (Department of Consumer Affairs, DCA), rele nan 311 oubyen al gade nan nyc.gov/consumers.

*Enpòtan:


- Si ou pa konnen non oubyen adrès kolektè dèt la, tcheke ansyen deklarasyon yo, mande kolektè dèt yo pou rele ou, oubyen gade pou wè non konpayi a nan nenpòt mesaj yo kite pou ou.
- Aprann dwa w genyen yo lè yon kolektè dèt kontakte ou nan DCA's [Konsèy pou Kolèk Dèt](#), ki disponib nan nyc.gov/consumers.
- Si yon kolektè dèt kontakte ou konsènan yon swadizan dèt ou pa rekonèt, pa panse ou dwe, oswa ke ou te deja peye tout total la; ou ta dwe mande pou kolektè dèt la voye ba ou yon verifikasyon alekri de swadi-zan dèt la.
- Gen kèk peman dèt yo sispann san penalite akòz kriz COVID-19 la; kontakte kreyansye ou a oswa ajan kredi a (SE PA kolektè dèt la) pou konprann sitiyasyon dèt la.
- Se pa paske ou mande pou yon kolektè dèt sispann kontakte ou konsènan yon dèt oswa swadizan dèt ki vle di kolektè a dwe sispann kolekte li, ni tou pou li travay avèk kreyansye a pou fè yon pwosè konsènan dèt la oswa rapòte li nan yon ajans rapò konsomatè.
- Si ou bezwen èd pou jere dèt ou oubyen pou ekri lèt bay kreditè yo, fè yon randevou pou konsèy finansye a gratis nan telefòn nan nyc.gov/TalkMoney

Remak: Lèt sa se pa konsèy jiridik.

Lè w ap ranpli lèt la:

Ou bezwen mete enfòmasyon sa yo kote yo mande w sa:

- | | |
|--|---|
| 1: Non ou | 8: Nimewo Kont pou Dèt, si li disponib |
| 2: A adrès ou (Nimewo Bilding lan, Non Ri a) | 9: Non Kolektè Dèt la |
| 3: A adrès ou (Vil, Eta, Kòd postal) | 10: Non ou |
| 4: Dat la | 11: Non ou |
| 5: Non Kolektè Dèt la | 12: A adrès ou |
| 6: A adrès Kolektè Dèt la (Nimewo Bilding lan, Non Ri a) | 13: Non ou (Ekri non ou ak lèt detache) |
| 7: A adrès Kolektè Dèt la (Vil, Eta, Kòd postal) | 14: Siyen la |



Lorelei Salas
Commissioner

42 Broadway
9th Floor
New York, NY 10004

nyc.gov/dca

_____ **1**
(Your Name)

_____ **2**
(Address Line 1)

_____ **3**
(Address Line 2)

_____ **4**
(Date)

_____ **5**
(Debt Collector Name)

_____ **6**
(Debt Collector Address Line 1)

_____ **7**
(Debt Collector Address Line 2)

Re: Ceasing Debt Collection Communication _____ **8**
(Account Number for Debt, if available)

Dear _____ **9**
(Debt Collector Name),

By signing this letter, _____ **10** is formally
(Your Name)

requesting that you cease all debt collection communications during the COVID-19 crisis, as required by the Rules of the City of New York, title 6, section 5-77(b)(4) and the Fair Debt Collection Practices Act, 15 U.S.C. section 1692c(c).

You are directed to stop all communication with _____ **11**
(Your Name)

at _____ **12**
(Your Address)

about this account until the State of Emergency covering New York City has ended. Any further communication beyond what is legally allowed will be a violation of the law and the New York City Department of Consumer Affairs will respond accordingly.

This letter is not meant in any way to be an acknowledgment that the consumer owes any money.

Your cooperation will be appreciated.

Sincerely,

NYC Department of Consumer Affairs

_____ **13** _____ **14**
Print Your Name Your Signature



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42 Broadway
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(Your Name)

(Address Line 1)

(Address Line 2)

(Date)

(Debt Collector Name)

(Debt Collector Address Line 1)

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