[Today’s Date]  
  
  
[Creditor Name]  
[1 Downtown Street]  
[City, Province Postal Code]

**WITHOUT PREJUDICE**

ATTENTION: CREDIT DEPARTMENT  
RE: ACCOUNT # 1234 567 890 SMITH, JOHN

Dear [Creditor]:

I am writing to inform you that my current income from [CPP, OAS, Disability Pension, Government Assistance, etc] is not enough for me to be able to make any payments towards my alleged debt at this time.

I respectfully request that you contact me by letter only going forward; please do not contact me by telephone. I will respond to any letters you send to me in a timely manner.

If at anytime I am in a position to resume payments on the alleged debt, I will contact you immediately to make appropriate arrangements.

I thank you for your patience and understanding during this difficult time.

This communication is provided solely for the purposes of notifying you to communicate in writing only and does not constitute an acknowledgement of the alleged debt described above.

Sincerely,

[your name]  
[complete mailing address]  
[phone number]  
[account number