



Legal Aid
Society
of Hawai`i

Debt Collection: What to Do If You Have Joint Debts

This brochure supplements other brochures on debt collection and bankruptcy. It explains what you can do if you have joint debts with another person (e.g. cosigner, joint accounts, etc.) The laws change often. This brochure does not replace legal advice or counsel. For more information on your matter or for updates, call Legal Aid Society of Hawai`i's hotline.

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Sample Letter of Nonresponsibility to Creditors

(your name
and address)

(Name of Creditor
and address)

Attn: Office Manager

(date)

Re: Account number
Names on the account

To whom it may concern,

This letter is to inform you that I will no longer be responsible for any debt or liabilities contracted by my (wife/ husband), _____ (name of spouse) without my written consent on or after this notification of nonresponsibility.

Please do not hesitate to call me at (phone number) if you have any further questions or concerns regarding this matter.

Sincerely,

(sign here)

(print your name here)

(Send this letter by certified mail/return receipt requested and keep a copy for your records.)