

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Name of Debt Collection Agency]
[Address of Debt Collection Agency]
[City, State, Zip Code]

RE: Account Number [Your Account Number]

NOTICE OF VIOLATION OF THE FAIR DEBT COLLECTION PRACTICES ACT (FDCPA)

To Whom It May Concern,

I am writing this letter to formally notify your agency that your recent collection activities regarding the above-referenced account are in direct violation of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692 et seq.

Specifically, your agency has engaged in the following prohibited behavior:

- [Insert specific violation, e.g., Calling before 8:00 AM or after 9:00 PM]
- [Insert specific violation, e.g., Continuing to contact me after receiving a written cease and desist notice]
- [Insert specific violation, e.g., Using profane or abusive language]
- [Insert specific violation, e.g., Misrepresenting the amount of the debt or the legal status of the debt]
- [Insert specific violation, e.g., Contacting my place of employment after being told such calls are prohibited]

These actions occurred on [Date(s) and Time(s) of violations].

Under the FDCPA, consumers have the right to sue debt collectors for statutory damages, actual damages, and attorney fees for violations of the Act. I am maintaining a detailed log of all communications, including dates, times, and names of representatives, to be used as evidence should legal action become necessary.

I demand that you immediately cease all unlawful collection activities. Furthermore, I request that you communicate with me only in writing via the address provided above.

Failure to comply with this notice will result in a formal complaint being filed with the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and my

State Attorney General's office. I also reserve the right to pursue a private legal action against your firm.

Please confirm in writing that you have received this notice and that you will comply with the FDCPA moving forward.

Sincerely,

[Your Signature]

[Your Printed Name]