

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

[Date]

[Name of Debt Collection Agency]
[Compliance Department / Legal Department]
[Agency Address]
[Agency City, State, Zip Code]

RE: NOTICE OF FDCPA VIOLATIONS AND SETTLEMENT DEMAND

Account Number: [Your Account Number]
Reference Number: [Reference Number if applicable]

To Whom It May Concern,

I am writing to formally notify [Name of Collection Agency] that your firm has violated the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692 et seq., regarding your attempts to collect a debt from me.

Specifically, your agency engaged in the following prohibited conduct on [Date of Violation]:

- [Describe Violation 1, e.g., Calling before 8:00 AM or after 9:00 PM per § 1692c(a)(1)]
- [Describe Violation 2, e.g., Communicating with third parties per § 1692c(b)]
- [Describe Violation 3, e.g., Using harassing or abusive language per § 1692d]
- [Describe Violation 4, e.g., Misrepresenting the legal status of the debt per § 1692e(2)(A)]

Under 15 U.S.C. § 1692k, a debt collector who fails to comply with any provision of the FDCPA is liable for actual damages, statutory damages of up to \$1,000 per action, and reasonable attorney's fees.

I am prepared to pursue formal legal action in [Your County/State] to protect my rights. However, I am willing to resolve this matter out of court if we can reach a settlement agreement within [Number, e.g., 14] days of your receipt of this letter.

My terms for settlement are as follows:

1. [Name of Collection Agency] shall pay me a settlement of \$[Amount].
2. [Name of Collection Agency] shall immediately cease all collection efforts on the above-referenced account.
3. [Name of Collection Agency] shall delete any and all reporting related to this account from all credit reporting agencies (Equifax, Experian, and TransUnion).

4. A mutual release of liability will be signed by both parties.

If I do not receive a written response accepting this offer or providing a reasonable counter-offer by [Deadline Date], I will proceed with filing a formal complaint with the Consumer Financial Protection Bureau (CFPB) and initiating a lawsuit in the appropriate jurisdiction.

This letter is for settlement purposes only and is sent without prejudice to any rights or remedies I may have under the law.

Sincerely,

[Your Signature]

[Your Printed Name]