

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

[Date]

[Debt Collector Name]
[Compliance Department/Legal Department]
[Debt Collector Address]
[City, State, Zip Code]

RE: SETTLEMENT OFFER FOR FDCPA VIOLATIONS

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

To Whom It May Concern,

This letter is a formal notice regarding violations of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692 et seq., committed by your agency during the course of collecting the above-referenced debt.

Specifically, your agency engaged in the following prohibited conduct:
[List specific violations, e.g., Calling before 8:00 AM, failing to send a validation notice, continuing contact after a cease and desist, or using threatening language.]

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 up to \$1,000, and reasonable attorney's fees and costs.

In an effort to resolve this matter without the necessity of formal litigation, I am prepared to offer a full release of all claims related to these violations in exchange for the following:

- Payment in the amount of \$[Insert Amount, e.g., \$1,000] representing statutory damages.
- A formal agreement to cease all collection activity on this account.
- Deletion of any negative reporting regarding this account from all credit reporting agencies (Experian, Equifax, and TransUnion).

This offer is made for settlement purposes only and is subject to Rule 408 of the Federal Rules of Evidence. This offer will remain open for [Number, e.g., 14] days from the date of this letter.

I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]