

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

[Date]

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

RE: FINAL NOTICE AND SETTLEMENT DEMAND

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

To [Name of Debt Collector/Legal Department],

This letter serves as a formal Final Notice and Settlement Demand regarding your company's violations of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692 et seq., in connection with your attempts to collect the above-referenced debt.

Violations Observed:

- [Violation 1: e.g., Calling before 8:00 AM or after 9:00 PM per § 1692c(a)(1)]
- [Violation 2: e.g., Continuous calls with intent to annoy or harass per § 1692d(5)]
- [Violation 3: e.g., Failure to provide validation notice within 5 days per § 1692g(a)]
- [Violation 4: e.g., Using false or misleading representations per § 1692e]

I have maintained a detailed log of dates, times, and descriptions of these violations. 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.

Settlement Offer:

In the interest of resolving this matter without litigation, I am prepared to settle all claims against your company for the following terms:

1. A one-time settlement payment of \$[Amount] to be paid to me within [Number] days.
2. A complete deletion of this account from all credit reporting agencies (Experian, TransUnion, and Equifax).
3. A written agreement that your company will cease all communication and collection efforts regarding this account permanently.

Failure to accept this settlement or provide a counter-offer by [Deadline Date] will result in the immediate filing of a formal complaint with the Consumer Financial Protection Bureau (CFPB) and the initiation of legal action in a court of competent jurisdiction to recover full statutory damages, actual damages, and legal fees.

This letter is sent without prejudice to my rights, all of which are expressly reserved.

Sincerely,

[Your Signature]

[Your Printed Name]