

[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]  
[Address]  
[City, State, Zip Code]

**RE: Settlement Proposal for FDCPA Violations Regarding Account #[Your Account Number]**

To Whom It May Concern,

This letter is a formal settlement proposal regarding the conduct of [Debt Collection Agency Name] in its attempts to collect the above-referenced debt. I am writing to resolve documented violations of the Fair Debt Collection Practices Act (FDCPA) without the need for formal litigation.

I have documented several instances of non-compliance with the FDCPA, including but not limited to:

- [List Violation - e.g., Calling before 8:00 AM or after 9:00 PM]
- [List Violation - e.g., Continuing to contact me after receiving a written Cease and Desist notice]
- [List Violation - e.g., Harassing or abusive language during phone calls]
- [List Violation - e.g., Failure to provide verification of debt within the required timeframe]

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.

In the interest of resolving this matter quickly and avoiding legal costs, I propose the following settlement terms:

1. [Debt Collection Agency Name] shall pay a total sum of \$[Amount] to me.
2. [Debt Collection Agency Name] shall agree to a full and permanent deletion of this account from all credit reporting agencies (Experian, Equifax, and TransUnion).
3. [Debt Collection Agency Name] shall consider the debt satisfied in full and cease all collection efforts.
4. Both parties will sign a mutual release of all claims related to this specific account and the subsequent collection activity.

This offer is made for settlement purposes only and is not an admission of the validity of the underlying debt. This offer remains open for [Number, e.g., 10] business days from the date of this letter. If we cannot reach an agreement by that time, I reserve the right to file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and pursue a civil action in court.

Please provide your response in writing to the address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]