

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

[Date]

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

RE: Notice of FDCPA Violation and Settlement Offer
Reference Account Number: [Account Number]

To Whom It May Concern,

I am writing to formally notify you of a violation of the Fair Debt Collection Practices Act (FDCPA), specifically 15 U.S.C. § 1692c(b), regarding unauthorized third-party disclosure.

On [Date], a representative from your agency contacted [Name of Third Party], who is not my spouse, parent (if a minor), or legal guardian. During this communication, your representative disclosed the existence of a debt and/or personal information regarding my account. This contact was made without my prior consent and without the permission of a court of competent jurisdiction.

Under the FDCPA, consumers are entitled to statutory damages of up to \$1,000 per violation, plus attorney fees and costs. I have documented this interaction and am prepared to file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and initiate legal action.

In the interest of resolving this matter without litigation, I am prepared to offer the following settlement terms:

- Your agency agrees to a full and permanent deletion of the aforementioned account from all credit reporting agencies (Equifax, Experian, and TransUnion).
- Your agency agrees to cease all collection activity and waive the alleged balance of \$[Amount] in its entirety.
- Your agency agrees to pay a settlement amount of \$[Dollar Amount] to the undersigned.

In exchange for these actions, I will provide a full release of claims regarding this specific violation. This offer is valid for [Number] days from the date of this letter.

Please send written acceptance of these terms to the address listed above. If I do not hear from you by [Deadline Date], I will proceed with formal legal proceedings.

Sincerely,

[Your Signature]

[Your Printed Name]