

CONFIDENTIAL FOR SETTLEMENT PURPOSES ONLY

Date: [Insert Date]

To: [Name of Debt Collector/Entity]

Address: [Insert Address]

City, State, Zip: [Insert City, State, Zip]

RE: Notice of FDCPA Violations - Account Number: [Insert Account Number]

Dear [Name of Contact Person or Legal Department],

This letter follows my previous communication regarding violations of the Fair Debt Collection Practices Act (FDCPA) committed by your agency. Specifically, your agency engaged in: [Briefly list violations, e.g., calling after hours, failing to verify debt, or harassment].

In the interest of resolving this matter without formal litigation, I am proposing the following settlement terms:

- **Financial Compensation:** [Insert Dollar Amount] to be paid to me within [Insert Number] days of the signed agreement.
- **Mutual Release:** Both parties will release all claims related to this specific matter.
- **Cease and Desist:** Your agency will immediately cease all collection activities and communication regarding this alleged debt.
- **Credit Reporting:** Your agency will delete any and all tradelines or negative reporting associated with this account from all credit bureaus (Equifax, Experian, and TransUnion) within 10 business days.
- **Debt Waiver:** Your agency will agree to waive the remaining balance of the alleged debt and will not sell or transfer this debt to any third party.
- **Confidentiality:** Both parties agree to keep the terms and existence of this settlement confidential.

This offer is valid until [Insert Expiration Date]. If we cannot reach an agreement by this date, I reserve the right to pursue all available legal remedies, including filing a formal complaint with the Consumer Financial Protection Bureau (CFPB) and initiating a lawsuit in federal court.

Please acknowledge receipt of this proposal by signing below or providing a formal settlement agreement incorporating these terms.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Address]

[Your Phone Number]

Accepted By:

Name/Title: _____

Date: _____