

Formal Objection Letter

Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date: [Insert Date]

Debt Collector's Name

Debt Collection Agency's Name

Debt Collection Agency's Address

City, State, Zip Code

Dear [Debt Collector's Name],

I am writing to formally object to your practices regarding the debt associated with account number [Insert Account Number]. I believe that your methods are in violation of the Fair Debt Collection Practices Act.

Specifically, I have experienced the following issues:

- [Describe the first issue, e.g., harassment calls during prohibited hours]
- [Describe the second issue, e.g., failure to provide validation of the debt]
- [Any other issues you wish to highlight]

These actions are not only unprofessional, but they also contribute to what I believe is a lack of compliance with federal regulations. I request immediate cessation of these practices and a formal validation of the debt in question.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]