

# Formal Complaint Regarding Debt Collection Practices

Date: [Insert Date]

Your Name: [Your Name]

Your Address: [Your Address]

Your City, State, Zip: [Your City, State, Zip]

Your Email: [Your Email]

Your Phone Number: [Your Phone Number]

To Whom It May Concern,

I am writing to formally complain about the debt collection practices employed by your agency regarding my account numbered [Account Number]. On [Date of Incident], I was contacted by [Name of Collector or Agency], and I believe that the practices used were in violation of the Fair Debt Collection Practices Act.

Specifically, I am referring to the following actions:

- [Describe the first unlawful practice]
- [Describe the second unlawful practice]
- [Describe any additional unlawful practices]

These tactics have caused me significant distress and confusion. I request that you cease all further communication until this matter is resolved and that you provide me with written validation of the debt as required by law.

Thank you for your prompt attention to this matter. I expect a reply within 30 days from the date of this letter.

Sincerely,

[Your Name]