

# Defense Letter for Debt Fairness Doctrine Practices

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

## Subject: Defense Against Debt Collection Practices

Dear [Recipient Name],

I am writing to formally address the debt collection practices concerning my account referenced under [Account Number]. I believe that the practices employed by your agency do not align with the principles outlined in the fairness doctrine and are therefore unfair and misleading.

According to the Fair Debt Collection Practices Act (FDCPA), debt collectors are prohibited from engaging in practices that harass, oppress, or abuse any person in connection with the collection of a debt. I assert that the following practices have occurred:

- [List specific unfair practices]
- [Additional points]

In view of these violations, I request that you cease all collection activities related to this matter until a comprehensive review can be conducted. I am also prepared to escalate this issue to the appropriate regulatory authorities if necessary.

Please consider this letter a formal notice and be advised that any further communication should be documented and handled in compliance with applicable laws.

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

Sincerely,

[Your Name]