

Formal Complaint Regarding Harassment Practices

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, ZIP Code]

Dear [Creditor's Name or Appropriate Contact Person],

I am writing to formally lodge a complaint regarding the harassment practices I have been subjected to by your agency. My account number is [Account Number].

Despite my previous attempts to communicate and resolve the matter amicably, I have received numerous calls, emails, and letters that I consider to be overly aggressive and distressing. Specifically, I would like to bring attention to the following instances of harassment:

- [Specific Incident 1: Date, Time, and Description]
- [Specific Incident 2: Date, Time, and Description]
- [Specific Incident 3: Date, Time, and Description]

These actions are in violation of the Fair Debt Collection Practices Act (FDCPA) and have caused me significant undue stress.

I request that you cease all harassment immediately and conduct all future communications through written correspondence only. If these practices do not stop, I will not hesitate to escalate this matter further to the appropriate regulatory authorities.

Thank you for your attention to this serious matter. I expect a prompt response confirming that these practices will cease.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]