

Formal Creditor Complaint

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Company Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally address my concerns regarding your non-compliance with the terms outlined in our agreement dated [Insert Agreement Date]. Despite attempts to discuss this matter informally, I believe it is necessary to document my complaint formally.

The specific terms that have been violated include:

- [Specify Term 1]
- [Specify Term 2]
- [Specify Term 3]

As a result of this non-compliance, I have experienced [Describe Consequences, e.g., financial loss, stress, etc.]. I kindly request that you take immediate action to rectify this situation. I expect a response to this complaint within [Insert Time Frame, e.g., 14 days].

Thank you for your attention to this matter. I hope for a swift resolution.

Sincerely,

[Your Name]