

Assertion of Rights Under Debt Collection Harassment

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Debt Collector's Name]

[Debt Collector's Company]

[Company's Address]

[City, State, Zip Code]

Subject: Assertion of Rights Under the Fair Debt Collection Practices Act

Dear [Debt Collector's Name],

I am writing to formally assert my rights under the Fair Debt Collection Practices Act (FDCPA) and to address the harassment and abuse I have been experiencing from your agency regarding the collection of my alleged debt.

It has come to my attention that your agency has engaged in the following practices that are in violation of the FDCPA:

- Frequent calls that disrupt my daily life.
- Use of abusive language and threats of legal action.
- Failure to provide written validation of the debt upon request.

As a consumer, I have the right to be treated with dignity and respect. Therefore, I request that you cease all communication with me except in writing to confirm the amount of the debt and provide validation. Additionally, I am hereby notifying you that I will be documenting all communications and may involve legal counsel if this harassment continues.

Thank you for your immediate attention to this matter. I expect a prompt response confirming that you will cease all violations of my rights moving forward.

Sincerely,

[Your Name]