

Formal Complaint Regarding Debt Collection Harassment

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Debt Collection Agency Name]

[Agency Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I am writing to formally complain about the harassment I have been experiencing from your agency regarding the collection of a debt.

My account number is [Account Number], and I have been receiving numerous calls and letters demanding payment, despite my attempts to resolve this matter amicably.

I believe that the frequency and tone of your communications constitute harassment, which is a violation of the Fair Debt Collection Practices Act. Specifically, I have received [number of calls/letters] in the past [time period], and the language used has been distressing and unprofessional.

For your records, here are the specifics of the incidents:

- Date: [Date of Incident], Message: [Description]
- Date: [Date of Incident], Message: [Description]

I request that you cease all forms of communication with me, except for written correspondence regarding the validation of this debt. Furthermore, I expect a written acknowledgment of this complaint and an explanation of the steps you will take to address this issue.

Thank you for your attention to this serious matter.

Sincerely,

[Your Name]