

# Formal Complaint Against Misleading Debt Collection Practices

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Debt Collection Agency's Name]

[Agency's Address]

[City, State, Zip Code]

Dear [Debt Collection Agency's Name],

I am writing to formally complain about the misleading debt collection practices I have encountered in relation to the account with reference number [Insert Reference Number]. I have received numerous communications that I believe contain false information regarding the total amount owed and the consequences of non-payment.

Specifically, on [Insert Date], I received a letter/phone call/email that stated [describe the misleading information]. This is not only inaccurate, but it has caused me undue stress and confusion regarding my financial obligations.

I request that you provide a detailed explanation of the debt in question and rectify any inaccuracies in your records. Furthermore, I urge you to review your collection practices, as they do not comply with the Fair Debt Collection Practices Act.

Please respond to this complaint within 30 days from the date of this letter. I hope for a prompt resolution to this matter.

Thank you for your attention to this important issue.

Sincerely,

[Your Name]