## Formal Complaint Regarding Collection Agency Harassment

[Your Name] [Your Address] [City, State, Zip Code] [Email Address] [Phone Number] [Date]

[Collection Agency Name] [Agency Address] [City, State, Zip Code]

Dear [Collection Agency],

I am writing to formally complain about the harassment I have been experiencing from your agency regarding my outstanding debt account number [Account Number]. Despite my efforts to communicate with your representatives, I believe your actions violate my rights as a consumer.

Specifically, I have received repeated phone calls at all hours of the day, as well as numerous letters that I deem threatening and aggressive. These actions have caused me significant stress and anxiety.

I have made it clear in my previous correspondence that I wish to handle this matter directly and respectfully, yet your continued attempts to contact me are unbecoming and unacceptable.

Please take this letter as a formal request to cease all forms of communication with me, except for the purposes of confirming any agreements we may reach. I also request that you provide written confirmation that you have received this complaint and you are taking action to address my concerns.

Thank you for your immediate attention to this matter. I expect a prompt response.

Sincerely, [Your Name]