

# Grievance Letter Against Collection Agency Practices

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

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

Subject: Formal Complaint Regarding Unfair Collection Practices

Dear [Collection Agency Manager's Name],

I am writing to formally express my grievance regarding the collection practices employed by your agency in relation to my account (Account Number: [Your Account Number]).

On [Date of Incident], I received communication from your agency that I believe violates the Fair Debt Collection Practices Act (FDCPA). Specifically, [describe the specific practices that are in violation, e.g., harassment, threats, false information, etc.].

This behavior is not only unprofessional but also illegal. I request that you cease all further communication regarding this matter and provide me with a written verification of the debt as required by law.

I expect a prompt response to my grievance within [15/30] business days. Failure to comply will force me to take further action, which may include filing a complaint with the Consumer Financial Protection Bureau (CFPB) and other regulatory bodies.

Thank you for your attention to this matter.

Sincerely,  
[Your Name]