

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

[Date]

Consumer Financial Protection Bureau
P.O. Box 27170
Washington, DC 20038

RE: Formal Complaint against [Financial Institution Name]

To Whom It May Concern,

I am writing to formally request guidance and assistance regarding a consumer financial issue I have encountered with [Financial Institution Name].

Description of the Issue:

[Provide a clear, concise description of the problem, including relevant account numbers and dates.]

Efforts to Resolve:

[List any previous attempts to contact the company, names of representatives spoken to, and the outcome of those conversations.]

Violation of CFPB Guidance:

I believe this company's actions are inconsistent with CFPB guidance regarding [mention specific topic, e.g., unfair debt collection, credit reporting errors, or mortgage servicing]. Specifically, I am concerned about [state the specific concern].

Proposed Resolution:

[State clearly what you want the company to do to fix the problem.]

Attached are copies of relevant documents supporting my claim, including [list documents, such as statements or correspondence].

Thank you for your time and assistance in this matter. I look forward to your response.

Sincerely,

[Your Signature]
[Your Printed Name]