

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

[Date]

[Name of Recipient/Compliance Officer]
[Company Name]
[Company Address]
[City, State, Zip Code]

RE: Formal Notice of Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

Dear [Name of Contact Person or Department],

I am writing this formal letter to express my deep concern regarding recent actions taken by [Company Name] in relation to my account [Account Number, if applicable]. Based on the facts outlined below, I believe your company has engaged in Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) in violation of the Consumer Financial Protection Act of 2010 and related state consumer protection laws.

Description of the Act/Practice:

[Provide a detailed description of the incident. Include specific dates, the names of representatives you spoke with, and exactly what was said or done.]

Basis for Complaint:

- **Unfairness:** The practice caused or is likely to cause substantial injury to me which is not reasonably avoidable, and the injury is not outweighed by countervailing benefits to me or to competition.
- **Deceptive:** Your company provided misleading information or omitted material information, which misled me to my detriment.
- **Abusive:** Your company took unreasonable advantage of my lack of understanding or my inability to protect my interests regarding the costs, conditions, or terms of the product/service.

Requested Resolution:

To resolve this matter, I request that [Company Name] perform the following actions: [List specific demands, e.g., refund of fees, correction of credit report, cancellation of contract, etc.].

I expect a written response to this letter within [Number, e.g., 15] business days. Failure to address this matter will result in me filing a formal complaint with the Consumer Financial

Protection Bureau (CFPB), the Federal Trade Commission (FTC), and my State Attorney General's office.

Sincerely,

[Your Signature]

[Your Printed Name]