

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

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

RE: Account Number: [Your Account Number]
Subject: Formal Grievance Regarding Coercive Debt Collection Practices

Dear [Name of Contact Person or Debt Collection Agency],

I am writing this formal letter to express my serious grievance regarding the collection tactics employed by your agency. I believe your recent actions constitute coercive, harassing, and unfair debt collection practices in violation of the Fair Debt Collection Practices Act (FDCPA) and relevant state consumer protection laws.

Specifically, I am filing this grievance based on the following actions:

- [Description of coercive behavior, e.g., use of threats, intimidation, or profanity]
- [Description of excessive contact, e.g., repeated calls outside of legal hours]
- [Description of false or misleading representations, e.g., threatening legal action they cannot take]
- [Description of unauthorized contact with third parties]

Be advised that I am aware of my rights under the FDCPA. This letter serves as a formal notice to **cease and desist** all coercive and harassing communication. From this point forward, you are instructed to communicate with me only in writing via the address provided above.

I also request that you provide full validation of this debt within thirty (30) days of receipt of this letter. This should include:

1. The amount of the debt and the name of the original creditor.
2. Evidence that you are authorized to collect this debt.
3. A complete transaction history and breakdown of any interest or fees added.

Failure to comply with this cease and desist request, or further engagement in coercive practices, will result in me filing formal complaints with the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and my State Attorney General's office. I also reserve the right to pursue legal action for damages caused by these violations.

Please confirm receipt of this grievance and your intent to comply with my communication preferences in writing.

Sincerely,

[Your Signature]

[Your Printed Name]