

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

[Date]

[Name of Debt Collection Agency]  
[Compliance Department/Name of Agent]  
[Agency Address]  
[City, State, Zip Code]

**RE: Notice of Violation and Demand for Restitution**

Account Number: [Your Account Number]

To [Name of Agency or Agent],

I am writing this letter to formally notify you that your agency has violated the Fair Debt Collection Practices Act (FDCPA) and/or [Insert State] debt collection laws regarding the above-referenced account.

The specific violations occurred on [Date(s)] and include the following actions:

- [Description of violation 1 - e.g., Calling before 8 AM or after 9 PM]
- [Description of violation 2 - e.g., Using profane or abusive language]
- [Description of violation 3 - e.g., Failure to provide validation notice]
- [Description of violation 4 - e.g., Continued contact after receiving a cease and desist notice]

These actions are prohibited under federal law (15 U.S.C. § 1692). Under the FDCPA, I am entitled to seek statutory damages of up to \$1,000, as well as actual damages, attorney's fees, and court costs.

I am prepared to pursue legal action; however, I am willing to resolve this matter out of court if you agree to the following restitution terms within [Number, e.g., 14] business days:

1. Immediate payment of \$[Amount] as compensation for the violations described above.
2. Immediate cessation of all collection activities and contact regarding this debt.
3. A written agreement stating the debt is considered settled/cancelled and will be removed from all credit reporting agencies.

If I do not receive a written response accepting these terms by [Deadline Date], I will file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and the State Attorney General's office, and I will proceed with a private lawsuit.

Sincerely,

[Your Signature]

[Your Printed Name]