

Date: [Date]

To:

[Name of Debt Collection Agency]

[Agency Address]

[City, State, Zip Code]

From:

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Your Phone Number]

RE: Account Number [Your Account Number]

**NOTICE OF FAILURE TO COMPLY WITH THE FDCPA AND INTENT TO PURSUE
LEGAL ACTION**

Dear [Name of Debt Collector or Agency Name],

I am writing this letter to formally notify you that your recent actions regarding the above-referenced account are in direct violation of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692 et seq.

Specifically, you have failed to comply with the following provisions:

- [Insert specific violation, e.g., Failure to provide verification of debt within 30 days]
- [Insert specific violation, e.g., Continued collection activity after a cease and desist request]
- [Insert specific violation, e.g., Using harassing or abusive language]

Please be advised that under the FDCPA, I have the right to sue a debt collector for damages in a state or federal court within one year from the date the violation occurred. If a violation is proven, you may be liable for actual damages, statutory damages up to \$1,000, and my attorney's fees and court costs.

This is your final opportunity to rectify these violations. I demand that you immediately:

1. Cease all unlawful collection activities.
2. Provide the requested validation/documentation regarding this debt.
3. Provide written confirmation that you have updated your records to reflect compliance with federal law.

Failure to provide a satisfactory response within [Number of Days, e.g., 10] business days will result in me filing a formal complaint with the Consumer Financial Protection Bureau (CFPB)

and the Federal Trade Commission (FTC). Furthermore, I will not hesitate to seek legal counsel to initiate a lawsuit against your agency to protect my rights under the FDCPA.

Govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]