Your Name

Your Address

City, State, Zip Code

Creditor Name

Creditor Address

City, State Zip Code

Last 4 of SSN

Re: account number

To Whom It May Concern,

I would like you to be aware that you are blatantly breaking the Fair Debt Collection Practices Act. You have allegedly violated at least three of the provisions of this law by:

1. **Exchange of information with a debtor following receipt of a certified “cease and desist” letter under 15 USC 1692 (g) Section 805 (c)**
2. **Harassment of an accused debtor in accordance with USC 1692(g) Section 806(5)'s "abuse & harassment" section of the law.**
3. **Failing to verify a debt as permitted to the debtor under Section 809 of 15 USC 1692 (g) (b)**

I have completed a detailed record of your violations, and I am prepared to defend myself and my rights against unscrupulous collection agencies.

I sent a certified mail request for your office to furnish me with proof and documentation of the debt you alleged I owed in (EXACT DATE), and I did so within 30 days of receiving your initial notice (receipt number: (CERTIFIED MAIL RECEIPT NUMBER). I also submitted my cease-and-desist instructions in that same letter.

You mailed a straightforward bill, which is in no way construed as a "validation of debt," after confirming the arrival of my letter (by your office's signature). You might want to acquire familiarity with the requirements for debt validation. After I delivered and your office received my certified letter, your office then called me. After receiving a cease and desist, contacting a person can get your company into big trouble and result in damages of up to $1000.00 per incident.

I severely doubt that this debt of $(ENTER AMOUNT OF DEBT) is worth the license costs for your company as well as the fines and penalties for FDCPA violations. There is no doubt that you deliberately violated my rights, and I have every right to file a complaint against you immediately. However, I'm presuming that you made a bad error and that you'll take the necessary steps to warn your staff and yourself about this kind of risky behavior.

I'll also review my credit history to discover if you knowingly filed a disputed, unverified debt to the credit bureaus. If that's the case, the Fair Credit Reporting Act has been broken. I will repeat in this certified mailing that you failed to confirm the debt as true, that you have offered no evidence of this alleged debt, and that I must again remind you to refrain from getting in touch with me by phone or mail regarding the collection of this debt.

I will assume you are harassing me and disobeying my orders to cease and desist if I receive anything other than unambiguous proof from you, as provided by the original creditor, and I will take legal action against you for these ongoing violations and abuse.

Best Regards,

[YOUR FIRST AND LAST NAME]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Creditor Name]

[Creditor Address]

[City, State, Zip Code]

[Last 4 of SSN]

Re: Account Number

[Date]

To Whom It May Concern,

I am writing to bring to your attention that your actions appear to be in violation of several consumer protection laws, including the Fair Debt Collection Practices Act (FDCPA). It is crucial that you understand and adhere to the consumer laws in place to protect individuals like me.

**Here are the specific violations of the Fair Debt Collection Practices Act that I believe you may have committed:**

1. **Exchange of information with a debtor following receipt of a certified “cease and desist” letter under 15 USC 1692(g) Section 805(c).**
2. **Harassment of an accused debtor, as outlined in 15 USC 1692(g) Section 806(5)'s "abuse & harassment" section of the law.**
3. **Failure to verify a debt as allowed by the debtor under Section 809 of 15 USC 1692(g)(b).**

I have meticulously documented these violations and stand ready to protect my rights against unfair collection practices.

On [Exact Date], I sent a certified mail request to your office, seeking proof and documentation of the alleged debt you claim I owe (Certified Mail Receipt Number: [CERTIFIED MAIL RECEIPT NUMBER]). I did so within the 30-day timeframe following receipt of your initial notice. Additionally, I included cease-and-desist instructions in the same letter.

It came to my attention that your response to my request was a straightforward bill, which does not fulfill the requirement for proper debt validation. Please familiarize yourself with the necessary procedures for debt validation. Moreover, I received a phone call from your office after you confirmed the receipt of my certified letter. It is essential to note that contacting a person after they have issued a cease-and-desist letter can have serious consequences, potentially resulting in damages of up to $1,000.00 per incident.

I kindly request that you address these concerns promptly and in accordance with all relevant consumer protection laws. Failure to do so may lead to further legal action to protect my rights and seek appropriate remedies under the law.

Sincerely,

[Your Name]