

#13: LETTER TO COLLECTION AGENCY

Creditor Name & Address

Date

Subject: Collection Agency Complaint
Account or Loan Number
Account or Loan Name
Collection Agency Name and Address

As you know, I have been unable to pay the full amount on the foregoing account because of my financial situation, and you have hired a collection agency to collect the unpaid balance of the account. I fully understand your need to do that; however, I have a legal right to be treated by a collection agency with dignity and respect.

Please be advised that the collection agency you hired to collect this debt has engaged in numerous violations of the Federal Fair Debt Collection Practices Act. I have listed the dates and specific violations of that Act below:

As you also know, I have certain legal remedies available to me, not the least of which is the filing of a lawsuit in small claims court seeking punitive damages against both you and the collection agency. However, I am willing to forego my legal remedies in exchange for your written promise to permanently cease all efforts to collect this debt, and I will make other payment arrangements with you in order to pay the debt in full. After that, I will also expect you to remove all negative entries related to this account from my credit history.

Your immediate response to this letter is imperative.

Sincerely,
(Your signature)

Typed Name

You may type your name, address and phone number at the top as a letterhead, or you may type it in this space.