# Fair Credit Reporting Act (FCRA) Violation Letter

[Your Name]   
[Your Address]   
[City, State, ZIP Code]   
[Your Email]   
[Your Phone Number]   
[Date]   
  
[Credit Bureau Name]   
[Credit Bureau Address]   
  
Subject: Formal Complaint – Violation of the Fair Credit Reporting Act (FCRA)   
  
Dear [Credit Bureau],   
  
I am writing to formally notify you of a \*\*violation of my consumer rights under the Fair Credit Reporting Act (FCRA)\*\*. Despite my previous request to investigate and correct \*\*[describe the issue, e.g., inaccurate account reporting, failure to remove disputed items, etc.]\*\*, you have failed to comply with \*\*FCRA Section 611\*\*, which requires a proper investigation within \*\*30 days\*\*.   
  
I am demanding immediate compliance with the FCRA by:   
  
1. Conducting a proper reinvestigation into \*\*[describe issue]\*\*.   
2. Providing documentation proving the accuracy of the reported information.   
3. Removing or correcting any unverifiable or inaccurate information.   
  
Failure to comply with my request may result in a \*\*formal complaint to the Consumer Financial Protection Bureau (CFPB)\*\* and possible \*\*legal action\*\*. Please respond in writing with confirmation of your compliance.   
  
Sincerely,   
[Your Name]

# Fair Debt Collection Practices Act (FDCPA) Violation Letter

[Your Name]   
[Your Address]   
[City, State, ZIP Code]   
[Your Email]   
[Your Phone Number]   
[Date]   
  
[Collection Agency Name]   
[Collection Agency Address]   
  
Subject: Formal Complaint – Violation of the Fair Debt Collection Practices Act (FDCPA)   
  
Dear [Collection Agency],   
  
I am writing to formally notify you that your company has violated my rights under the \*\*Fair Debt Collection Practices Act (FDCPA)\*\* in relation to \*\*[describe the specific violation, e.g., excessive phone calls, threats, failure to validate debt]\*\* regarding my account \*\*[Account Number]\*\*.   
  
Under \*\*FDCPA Section 805\*\*, debt collectors are prohibited from \*\*harassing consumers with repeated calls, using misleading statements, or making false threats\*\*. I have documented multiple instances of such behavior, including:   
  
1. \*\*[Example: Excessive calls beyond reasonable hours]\*\*.   
2. \*\*[Example: Attempting to collect a debt without proper validation]\*\*.   
3. \*\*[Example: Threatening legal action without intent to follow through]\*\*.   
  
If this harassment does not cease immediately, I will file a \*\*formal complaint with the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and my state’s Attorney General’s office\*\*. I demand that you \*\*cease any further unlawful collection activities\*\* and provide written confirmation of your compliance.   
  
Sincerely,   
[Your Name]