

Date

Debt Collector

Debt Collector Address

Debt Collector City, State and Zip Code

RE: Notice of Violation of the Fair Debt Collection Practices Act

Dear [Debt Collector's Name],

I am writing to formally notify you that your attempts to collect on the alleged debt referenced above are in violation of the Fair Debt Collection Practices Act (FDCPA), 15 USC 1692–1692p. If you are not aware this entire claim is regulated by an arbitration agreement with *insert original creditor*, which clearly stipulates that “any dispute must be resolved through arbitration due to the binding agreement.” To date there has been no arbitration proceedings. As a direct result of that this is considered a material breach of the arbitration terms listed in the original agreement acknowledged by all involved parties. I confidently assert that you have no right to collect on this alleged debt.

I am writing this as I humbly seek to have this discrepancy resolved both promptly and amicably.

With that, my demands are as follows:

1. You must promptly notify any credit reporting agency to remove all information and/or tradelines associated with this account. I request a written confirmation of that communication to be sent to the address you have on file;
2. A settlement agreement that I may retain for my records.
3. Monetary compensation in the amount of \$1,000.

While I do not desire or anticipate that your negligence may force me to pursue further legal action, that option will be explored. In the event that needs to happen, you are subject to a significant increase in demands to cover damages, attorney fees, and more. I am sure a company of your caliber does not look to unreasonably be exposed to those routes.

Thank you for your immediate attention to this matter. We look forward to resolving this issue promptly.

Sincerely,

Your Name

Account Number