

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Debt Collector/Creditor Name]
[Collection Agency Address]
[City, State, Zip Code]

Re: Account Number: [Your Account Number]
Reference Number: [Reference Number if applicable]

Dear [Name of Contact Person or Department],

I am writing in response to your notice dated [Date of Notice] regarding a claimed deficiency balance on the above-referenced account following the sale of [Description of Collateral, e.g., 2018 Toyota Camry].

I am formally disputing the validity of this deficiency balance and the amount you claim is owed. I request that you provide the following documentation to verify this debt:

- A full accounting of the total balance due at the time of repossession.
- Proof of the date, time, and location of the sale of the collateral.
- Confirmation that I was provided with proper legal notice prior to the sale.
- The gross proceeds received from the sale.
- A detailed breakdown of all credits for unearned interest and insurance premiums.
- A detailed itemization of all costs associated with the repossession and sale.
- Evidence that the sale was conducted in a "commercially reasonable" manner as required by the Uniform Commercial Code (UCC).

Be advised that if you cannot prove that all legal requirements for the repossession and sale were met, you may be barred from collecting any deficiency judgment under state law.

Until this matter is resolved and full documentation is provided, please cease all collection efforts and do not report this disputed amount to any credit reporting agencies. If you have already reported it, please update the status to "Disputed."

I look forward to your timely response within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]