

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

[Date]

[Name of Creditor or Collection Agency]
[Address]
[City, State, Zip Code]

RE: Account Number [Your Account Number]

To Whom It May Concern,

I am writing to formally dispute the alleged deficiency balance on the above-referenced account following the repossession of my vehicle, a [Year, Make, and Model of Vehicle], VIN [Vehicle Identification Number].

I am requesting a full validation of this debt and documentation proving that the sale of the vehicle was conducted in a commercially reasonable manner as required by the Uniform Commercial Code (UCC) and applicable state laws. Please provide the following information:

- A copy of the original contract signed by me.
- The Notice of Intent to Sell/Redeem sent prior to the sale.
- A detailed accounting of the sale, including the date of sale, the sale price, and a list of all fees (repossession, storage, and legal fees) added to the balance.
- Proof of the Post-Sale Notice or Explanation of Deficiency calculation sent after the sale.
- Evidence that the vehicle was sold at fair market value.

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you cease all collection efforts until this information is provided and the accuracy of the debt is verified. Furthermore, please ensure that this account is marked as "Disputed" with all credit reporting agencies.

If you cannot provide proof that all legal notifications were sent in a timely manner or that the sale was commercially reasonable, I request that you waive the deficiency balance and remove any negative reporting from my credit files.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]