

[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]  
Vehicle Make/Model: [Year, Make, Model]  
VIN: [Vehicle Identification Number]

To Whom It May Concern,

I am writing in response to your notice regarding an alleged deficiency balance following the repossession and sale of the vehicle referenced above. I am formally requesting full validation of this debt and proof of your compliance with the Uniform Commercial Code (UCC) and state laws governing the sale of repossessed collateral.

Please provide the following documentation to verify the accuracy and legality of the amount you claim I owe:

- A copy of the original contract or security agreement signed by me.
- Verification of the date and time the vehicle was repossessed.
- A copy of the "Notice of Intent to Sell" or "Notice of Our Plan to Sell Property" sent to me prior to the sale.
- Proof of the date, location, and method of sale (e.g., public auction or private sale).
- A full accounting of the sale proceeds, including a copy of the bill of sale.
- A detailed breakdown of all fees added to the balance, such as repossession fees, storage fees, auction fees, and legal costs.
- Proof that the sale was conducted in a "commercially reasonable" manner as required by the UCC.
- Proof that I was provided with a "Post-Sale Notice" or "Explanation of Calculation of Deficiency" within the time frame required by law.

Until these documents are provided, I dispute the validity of this debt in its entirety. If you fail to provide proof that all legal notices were sent according to state law and that the sale was commercially reasonable, you may have waived your right to collect a deficiency balance.

Furthermore, if this account is being reported to any credit reporting agencies, please ensure it is marked as "Disputed."

I look forward to receiving the requested documentation within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]