

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

[Date]

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

RE: Account Number [Insert Account Number]

Dear [Name of Debt Collector],

I am writing this letter in response to your notice dated [Date of notice you received] regarding an alleged deficiency balance following the repossession and sale of a [Year, Make, and Model of Vehicle].

This is a formal request for debt validation pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g. I am disputing the validity of this debt and the amount claimed.

Please provide the following documentation to verify this debt:

- Verification that you are authorized to collect this debt.
- A copy of the original contract or security agreement.
- Proof of the date, time, and location of the vehicle's sale.
- Verification of the fair market value of the vehicle at the time of sale.
- An itemized statement of the balance, including the amount credited for the sale, any repossession fees, and legal costs.
- Evidence that I was provided with proper legal notice of the intent to sell the vehicle and the post-sale explanation of the deficiency.

If you fail to provide this documentation within 30 days, please cease all collection activities and remove any derogatory information regarding this account from my credit reports.

Sincerely,

[Your Signature]

[Your Printed Name]