

**Date:** [Insert Date]

**To:** [Debt Collector Name]

**Address:** [Debt Collector Street Address]

**City, State, Zip:** [City, State, Zip Code]

**From:** [Your Name]

**Address:** [Your Street Address]

**City, State, Zip:** [City, State, Zip Code]

**Account Number:** [Insert Account Number]

**RE: FINAL NOTICE - REQUEST FOR DEBT VALIDATION**

Dear [Name of Debt Collector],

This is my final notice to you regarding the alleged deficiency balance on the vehicle: [Year, Make, Model], VIN: [Insert VIN]. I previously requested validation of this debt, and to date, you have failed to provide the legally required documentation.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, and applicable state Uniform Commercial Code (UCC) laws, I demand that you provide the following within fifteen (15) days:

- A copy of the original contract signed by me.
- Proof of your legal authority to collect this specific debt.
- A complete statement of account showing the original purchase price, all payments made, and the exact balance at the time of repossession.
- The "Notice of Intent to Sell" sent prior to the sale of the vehicle.
- The "Notice of Sale/Deficiency Explanation" showing the date of sale, the price obtained at auction, and a breakdown of all repossession and storage fees.
- Proof that the vehicle was sold in a "commercially reasonable manner" as required by the UCC.

Be advised that if you cannot provide every item listed above, you must cease all collection activity immediately and remove any derogatory information related to this account from my credit reports with Equifax, Experian, and TransUnion.

Continued attempts to collect this debt without providing full validation will be considered a willful violation of the FDCPA. I reserve the right to file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and pursue legal action for damages.

Sincerely,

[Your Signature]

[Your Printed Name]