

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

[Collection Agency Name]
[Collection Agency Address]
[City, State, Zip Code]

Re: Account Number [Account Number]
Original Creditor: [Name of Bank/Lender]
Vehicle: [Year, Make, Model]
VIN: [Vehicle Identification Number]

Dear Debt Collector,

I am writing to formally dispute the validity of the debt you are attempting to collect regarding an alleged deficiency balance following the repossession of the vehicle mentioned above.

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting full validation of this debt. I have reason to believe that the calculations for this deficiency are incomplete or inaccurate. Please provide the following documentation:

- Evidence of your legal right to collect this debt.
- A copy of the original contract or security agreement.
- A complete accounting of the balance, including the exact amount of the original loan and the balance at the time of repossession.
- The Notice of Intent to Sell sent to me prior to the vehicle's disposal.
- A detailed Statement of Account showing the gross proceeds from the sale of the vehicle.
- Proof of all costs deducted from the sale proceeds (e.g., storage, towing, repair, or auction fees).
- The Notice of Deficiency/Post-Sale Accounting sent to me after the vehicle was sold.
- Proof that the vehicle was sold in a commercially reasonable manner.

If you fail to provide these documents within 30 days, I expect you to cease all collection activities and remove any derogatory information related to this account from my credit reports.

Sincerely,

[Your Signature]
[Your Printed Name]