

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

[Date]

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

RE: Account Number: [Your Account Number]

Dear [Name of Debt Collector],

I am writing this letter in response to your notice dated [Date of Notice] regarding a purported deficiency balance following the repossession of a vehicle (Year, Make, Model: [Vehicle Info]).

This is a formal request for debt validation pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g. I dispute this debt in its entirety.

Please provide the following information to verify the validity of this claim:

- A detailed breakdown of the original loan balance at the time of repossession.
- An itemized list of all fees added, including repossession costs, storage fees, and legal fees.
- The exact date and location of the sale of the vehicle.
- Proof of the sale price of the vehicle (copy of the bill of sale or auction receipt).
- Evidence that I was provided with a "Notice of Intent to Sell" and a "Notice of Plan to Sell Property" in accordance with the Uniform Commercial Code (UCC).
- A full accounting of how the sale proceeds were applied to the balance.
- Proof that your agency is licensed to collect debt in my state.
- A copy of the original contract or agreement bearing my signature.

Be advised that if you fail to provide the requested documentation within 30 days, you must cease all collection activity and remove any derogatory information related to this account from my credit reports.

Furthermore, I request that you limit all future communications regarding this matter to written correspondence only. Do not contact me via telephone at my home or place of employment.

Sincerely,

[Your Signature]

[Your Printed Name]