

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

[Date]

[Name of Debt Collector/Lender]
[Address]
[City, State, Zip Code]

RE: Account Number: [Account Number]
Vehicle Description: [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 disputing the validity of this debt and requesting a full itemized validation as required by the Fair Debt Collection Practices Act (FDCPA) and the Uniform Commercial Code (UCC).

Please provide the following documentation to verify the accuracy of the claimed amount:

- A full copy of the original retail installment contract or loan agreement.
- Evidence of the date and time of the vehicle's repossession.
- A copy of the "Notice of Intent to Sell" sent to me prior to the vehicle's disposal.
- A detailed, itemized statement of the balance at the time of repossession.
- An itemized list of all repossession costs, storage fees, and legal fees added to the balance.
- The date, location, and method of the sale (e.g., public auction or private sale).
- A copy of the "Notice of Plan to Sell" and the "Post-Sale Explanation of Deficiency" showing the gross sales price and any credits for unearned interest or insurance premiums.
- Proof of your legal authority to collect this debt in my state.

Be advised that if you cannot provide proof that the vehicle was sold in a "commercially reasonable" manner or that all required legal notices were sent, I may not be liable for any alleged deficiency.

Stop all collection efforts and reporting to credit bureaus regarding this account until you have provided the requested validation. Failure to provide this information within 30 days may result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and your state's Attorney General.

Sincerely,

[Your Signature]

[Your Printed Name]