

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

[Date]

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

RE: Account Number: [Your Account Number]
Vehicle VIN: [Vehicle Identification Number]

Dear [Name of Debt Collector/Lender],

I am writing in response to your notice regarding an alleged deficiency balance following the repossession and sale of the above-referenced vehicle. I am formally disputing the validity of this debt and requesting full validation as required by the Fair Debt Collection Practices Act (FDCPA) and applicable state laws.

Before any litigation or further collection efforts proceed, please provide the following documentation:

- Proof of the original contract signed by me.
- A full accounting of the alleged balance, including the principal, interest, and any fees added.
- A copy of the Notice of Intent to Sell sent prior to the vehicle's disposition.
- A detailed "Notice of Sale" or "Explanation of Deficiency" showing the date of sale, the gross proceeds of the sale, and a breakdown of all repossession and preparation costs.
- Evidence that the vehicle was sold in a "commercially reasonable" manner as required by the Uniform Commercial Code (UCC).
- Verification that you are legally authorized to collect this debt in my state.

Please note that if you fail to provide proof that all statutory notices were sent correctly and that the sale was commercially reasonable, your claim for a deficiency may be legally barred.

I request that you cease all collection activity, including reporting this to credit bureaus, until you have provided the requested validation. I also request that you limit all future communication to written correspondence sent to the address listed above.

Sincerely,

[Your Signature]
[Your Printed Name]