

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

[Date]

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

RE: SECOND NOTICE - REQUEST FOR DEBT VALIDATION

Account Number: [Your Account Number]
Original Creditor: [Original Lender Name]
Vehicle VIN: [Vehicle Identification Number]

To Whom It May Concern,

This is my SECOND NOTICE regarding the alleged deficiency balance you are attempting to collect for the vehicle referenced above. I sent my initial request for validation on [Date of First Letter], which was received by your office on [Date of Receipt, if known], yet I have not received a competent or complete response.

I am again formally disputing the validity of this debt. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am requesting that you provide the following documentation to prove the accuracy of the alleged deficiency:

- Proof of your legal authority to collect this debt and a copy of the contract assigning the debt to you.
- A complete accounting of the alleged balance, including the original loan amount, the date of default, and any interest or fees added.
- Proof of the vehicle's sale, including the date, location, and the final sale price.
- Documentation proving that I was sent a "Notice of Intent to Sell" and a "Notice of Plan to Sell Property" prior to the sale.
- A "Notice of Deficiency" statement showing exactly how the sale proceeds were applied and how the remaining balance was calculated.
- Evidence that the vehicle was sold in a "commercially reasonable manner" as required by the Uniform Commercial Code (UCC).

Be advised that if you fail to provide this documentation, you must cease all collection activities immediately. Furthermore, if you continue to report inaccurate information to the credit bureaus while this debt is in dispute, I will file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and the Fair Trade Commission (FTC).

I expect a response within 15 days of your receipt of this second notice.

Sincerely,

[Your Signature]

[Your Printed Name]