

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

[Date]

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

**RE: Account Number [Insert Account Number]**

To Whom It May Concern,

I am writing to formally dispute the alleged deficiency balance associated with the above-referenced account. On [Date], I sent a formal request for validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA).

To date, you have failed to provide sufficient evidence to verify the legal validity of this debt. Specifically, you have failed to provide:

- The original contract signed by me.
- Documentation regarding the sale of the vehicle, including the date, time, and location of the auction.
- Proof that I was sent a proper "Notice of Intent to Sell" and a "Notice of Plan to Sell Property" as required by state law.
- An itemized statement of the post-sale balance, including proof of all credits for the sale price and any unearned interest or insurance premiums.

Because you have failed to provide proof that the repossession and subsequent sale were conducted in a commercially reasonable manner and in accordance with state and federal laws, this debt is unverifiable.

I demand that you immediately cease all collection activity regarding this matter. I also demand that you close this account in your records and notify all credit reporting agencies to which you have reported this debt that it is to be deleted entirely from my credit profile.

Please provide written confirmation within [Insert Number, e.g., 30] days that this matter is closed and the negative information has been removed from my credit reports. Failure to do so may result in legal action or the filing of a formal complaint with the Consumer Financial Protection Bureau (CFPB) and my State Attorney General.

Sincerely,

[Your Signature]

[Your Printed Name]