

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

[Date]

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

**RE: Intent to Recover Asset / Validation of Secured Debt**

Account Number: [Your Account Number]

Description of Collateral: [Description of Asset, e.g., Vehicle VIN or Property Address]

To Whom It May Concern,

I am writing this letter in response to your notice regarding the aforementioned account and your stated intent to recover the secured asset. This letter is a formal request for validation of the debt and verification of your legal right to seize the property under the Fair Debt Collection Practices Act (FDCPA) and applicable state laws.

Please provide the following information within thirty (30) days:

- A complete accounting of the alleged debt, including the original principal amount and any added interest or fees.
- A copy of the original security agreement or contract signed by me, granting a security interest in the asset.
- Proof of your legal authority to collect this debt and initiate asset recovery in this jurisdiction.
- Verification that all notices required by the Uniform Commercial Code (UCC) or state foreclosure/repossession laws have been properly issued.
- The name and address of the original creditor.

I am not refusing to pay; however, I am exercising my legal right to dispute this debt and the proposed recovery of the asset until the requested documentation is provided and verified.

Until this validation is complete, I request that you cease all recovery actions, including repossession or foreclosure proceedings. Any attempt to seize the asset prior to providing this validation will be documented as a violation of my consumer rights.

Sincerely,

[Your Signature]

[Your Printed Name]