

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

[Date]

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

**RE: Account Number [Your Account Number]**

Dear [Name of Debt Collector/Lender],

I am writing to formally request validation of the debt you are claiming I owe regarding the auto finance account referenced above. This notice is sent pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

Please provide the following information regarding this secured debt:

- The name and address of the original creditor.
- The amount of the alleged debt and an itemized breakdown of any interest, fees, or penalties added.
- A copy of the original signed retail installment contract or loan agreement.
- Verification of the collateral (Vehicle Make, Model, and VIN) associated with this debt.
- If the vehicle has been repossessed, a full accounting of the sale, including the date of sale, sale price, and any deficiency balance calculations.
- Evidence that you are legally authorized to collect this debt in my state.

Be advised that I am disputing the validity of this debt. I request that you cease all collection activity and refrain from reporting this information to any credit reporting agencies until you have provided the requested validation documents.

If you fail to provide the requested validation within 30 days, I will assume this debt is invalid and expect all records of this debt to be removed from my credit profile.

Sincerely,

[Your Signature]

[Your Printed Name]