

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

[Date]

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

RE: FINAL DEMAND FOR DEBT VALIDATION

Account Number: [Your Account Number]

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

To [Name of Debt Collector/Lender Contact],

This letter is a formal final demand for the validation of the debt you claim I owe. This notice is sent pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, and relevant state laws regarding secured transactions.

Despite previous correspondence, I have not received adequate verification of this debt. Before any further collection actions are taken-including the repossession or foreclosure of the secured collateral-I demand that you provide the following documentation:

- A complete accounting of the alleged debt, including the original principal amount and an itemized list of all interest, fees, and charges added.
- A copy of the original security agreement and promissory note signed by me, granting a security interest in the collateral.
- Evidence that your company has the legal right to enforce the security interest (Chain of Title).
- The name and address of the original creditor, if different from the current holder.
- Verification that the statute of limitations for the collection of this secured debt has not expired.

Be advised that if you fail to provide this validation within thirty (30) days of receipt of this notice, you must cease all collection activities immediately. Any attempt to seize the collateral without providing the requested validation will be considered a violation of my consumer rights and may result in legal action against your firm.

I am also formally notifying you to cease all phone calls to my home, workplace, or third parties. All future communication regarding this matter must be conducted in writing via U.S. Mail.

Sincerely,

[Your Signature]

[Your Printed Name]