

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

[Date]

[Lender Name]
[Lender Department, e.g., Loss Recovery/Compliance]
[Lender Address]
[City, State, Zip Code]

RE: Notice of Improper Repossession and Request for Remediation

Account Number: [Your Account Number]
Vehicle VIN: [Your Vehicle Identification Number]

Dear [Lender Contact Name or Department],

I am writing to formally contest the repossession of my vehicle, a [Year, Make, Model], which occurred on [Date of Repossession]. I believe this repossession was improper and in violation of [State Name] law and our retail installment contract.

The repossession was improper for the following reason(s):

- [Insert reason: e.g., I was not in default at the time of seizure.]
- [Insert reason: e.g., I did not receive the required "Right to Cure" notice.]
- [Insert reason: e.g., The repossession involved a breach of peace.]
- [Insert reason: e.g., The account was under an active deferment or modification agreement.]

I have attached documentation supporting my claim, including [list documents, e.g., payment receipts, bank statements, or correspondence].

To remedy this matter, I demand that [Lender Name] take the following actions immediately:

1. Return the vehicle to my possession at no cost to me.
2. Waiver of all repossession, storage, and transport fees.
3. Correction of any negative reporting to credit bureaus regarding this event.
4. Reinstatement of the original loan terms.

Please respond to this letter within [Number, e.g., 5] business days to confirm how you intend to resolve this dispute. If this matter is not resolved promptly, I am prepared to seek legal counsel and file formal complaints with the Consumer Financial Protection Bureau (CFPB) and the State Attorney General's office.

Sincerely,

[Your Signature]

[Your Printed Name]