

URGENT: FINAL NOTICE PRIOR TO REPOSSESSION

Date: [Insert Date]

To: [Debtor Name]

Address: [Debtor Address]

City, State, Zip: [City, State, Zip]

RE: Notice of Default and Intent to Repossess

Account Number: [Account Number]

Collateral Description: [Year, Make, Model, VIN/Serial Number]

Dear [Debtor Name],

This letter serves as formal notice that your account is in serious default. Despite previous requests for payment, we have not received the required funds to bring your account current.

As of [Date], your account is delinquent in the amount of \$[Amount]. This total includes past due principal, interest, and late fees.

FINAL DEMAND FOR PAYMENT

You are hereby notified that unless we receive the full amount of \$[Amount] by [Deadline Date/Time], we will exercise our right under the security agreement and applicable law to repossess the collateral described above without further notice.

If repossession occurs, you will be responsible for all additional costs associated with the recovery, storage, and preparation for sale of the property. Furthermore, if the sale of the collateral does not cover your total debt, we may pursue a legal judgment against you for the remaining deficiency balance.

Please remit payment immediately via [Accepted Payment Methods] or contact our collections department at [Phone Number] to discuss this matter.

Govern yourself accordingly.

Sincerely,

[Your Name/Representative Name]

[Company Name]

[Contact Phone Number]