

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

[Date]

[Lender/Collection Agency Name]
[Contact Person/Department]
[Address]
[City, State, Zip Code]

RE: Account Number: [Your Account Number]
Collateral Description: [Year, Make, Model, VIN]

Dear [Lender/Collection Agency Name],

This letter serves as formal notification regarding the above-referenced account and the associated collateral. Please be advised of the following instructions and legal requirements:

1. Intent to Voluntarily Surrender Collateral:

I am hereby expressing my intent to surrender the collateral described above. I request that we coordinate a specific date, time, and secure location for the recovery of the property to ensure a peaceful transition and to prevent any breach of the peace. Please contact me at [Your Phone Number] to finalize these arrangements.

2. Formal Cease and Desist:

Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, and any applicable state consumer protection laws, I am formally instructing you and your agents, including third-party recovery services, to cease all further communication with me regarding this debt, except for the specific purpose of coordinating the recovery of the collateral as mentioned above.

3. Compliance and Trespass Notice:

Be advised that any attempt to recover the collateral must be done so without a "breach of the peace" as defined by the Uniform Commercial Code (UCC) § 9-609. You and your agents are hereby notified that you do not have permission to enter my private residence, garage, or any gated/fenced areas of my property without my express presence and consent at the time of recovery. Any unauthorized entry will be considered a trespass.

4. Future Correspondence:

All future communications regarding the balance of this account or any deficiency must be sent in writing via U.S. Mail to the address listed at the top of this letter. Do not contact me by telephone at my place of employment or via any third parties.

Please confirm receipt of this letter and provide the contact information for the agent who will be coordinating the recovery of the property.

Sincerely,

[Your Signature]

[Your Printed Name]