[Your Name/Company Name]
[Street Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Debtor Name]
[Debtor Street Address]
[Debtor City, State, Zip Code]

RE: Notice of Intent to Repossess / Response to Cease and Desist
Account Number: [Account Number]
Collateral: [Year, Make, Model, VIN/Serial Number]

Dear [Debtor Name],

We are writing in response to your Cease and Desist request dated [Date of Debtor's Letter]. We have noted your request to stop all general communication regarding the collection of the outstanding balance on the aforementioned account.

Please be advised that pursuant to applicable law, this communication serves as formal notice that [Your Name/Company Name] is invoking its right to pursue specific non-judicial and/or judicial remedies. Because the account remains in default and the balance is unpaid, we hereby notify you of our intent to repossess the collateral listed above.

Despite your request to cease general contact, we reserve the right to contact you or a third party for the limited purpose of locating and recovering the collateral, as permitted by the Fair Debt Collection Practices Act (FDCPA) and relevant state laws.

To avoid the costs and actions associated with a repossession, you may contact us one final time at [Phone Number] before [Deadline Date] to arrange for the voluntary surrender of the property or to pay the full arrears of $[Amount].

If the collateral is not surrendered or the account brought current by the date specified, we will proceed with recovery efforts without further notice.

Sincerely,

[Your Signature]
[Printed Name/Title]
[Company Name]