

Date: [Insert Date]

TO:

[Name of Creditor/Lending Institution]

[Department Name, if applicable]

[Street Address]

[City, State, Zip Code]

RE: Notice of Secured Asset Repossession Declaration and Cease and Desist Order

Account Number: [Insert Account Number]

Asset Description: [Insert Year, Make, Model, and VIN/Serial Number]

Dear [Name of Contact Person or Collections Manager],

This letter serves as formal notification regarding the secured asset referenced above. I am writing to declare my position regarding the possession of said property and to issue a formal Cease and Desist order effective immediately.

1. Declaration of Possession

Be advised that the collateral is currently secured and maintained at a private location. I am asserting my rights regarding the process of repossession as dictated by the Uniform Commercial Code (UCC) and applicable state laws. Any attempt to seize this property must be conducted strictly within the bounds of the law, without breach of the peace.

2. Formal Cease and Desist

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c, I am hereby demanding that you, your agents, and any third-party repossession agencies cease and desist all direct contact with me at my place of employment, my residence, or via telephone, except through written correspondence to the address listed below.

3. Notice of Non-Consent to Trespass

Notice is hereby given that consent to enter my private property for the purpose of repossession is expressly denied. Any entry upon my private residence, driveway, or gated property by your agents will be considered a criminal trespass and a breach of the peace. Any such action will be documented and reported to local law enforcement and the Consumer Financial Protection Bureau (CFPB).

4. Request for Documentation

Before any further action is taken, I request a full validation of the alleged debt, including a certified copy of the original security agreement and a complete payment history. This request is made to ensure all accounting is accurate and that your right to repossess is legally substantiated.

Please acknowledge receipt of this declaration in writing within [Insert Number, e.g., 10] business days. Failure to comply with this Cease and Desist order will result in legal action to protect my rights and the security of my private property.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Mailing Address]

[Your Phone Number]

[Your Email Address]

CC: [Legal Counsel Name, if applicable]