

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

[Date]

[Lender Name]  
[Lender Department]  
[Lender Address]  
[City, State, Zip Code]

**RE: Final Account Settlement - Account Number: [Your Account Number]**

Dear [Contact Person or Collections Department],

I am writing to formally confirm the voluntary surrender of the following asset: [Description of Item, e.g., 2020 Make/Model Vehicle, VIN Number]. The asset was returned to [Location] on [Date].

The purpose of this letter is to request a final accounting of my account. Following the sale of the asset at auction, please provide a written statement including:

- The gross sale price obtained for the asset.
- An itemized list of all repossession, storage, and preparation fees.
- The application of any unearned interest or insurance premiums.
- The final remaining balance (deficiency) or surplus.

I am interested in resolving any remaining deficiency through a formal settlement agreement. Please send all correspondence regarding the final balance and any settlement offers to my address listed above.

Thank you for your cooperation in finalizing this matter.

Sincerely,

[Your Signature]  
[Your Printed Name]