Date

Your Name

Your Address

Collection Agency Name Collection Agency Address

RE:

Name of Original Creditor Original Creditor Address Car Make:

Card Model: Car Vin #:

To Whom It May Concern:

I am writing in regard to the above referenced accounts and transactions. This vehicle was repossessed by (**Original Creditor**) in the State of **(Your State)** on or about, **DATE** and resold on or about **DATE** by (**list name of company who sold the car**).

Under the laws of the State of (State where the car was repossessed) and State RISA and MVISA statutes a deficiency can not be claimed unless all of the required notices were properly and timely given, and all of the allowable redemption and cure time limits were adhered to.

Please provide copies of the legal notices and proof of the commercially reasonable manner of the resale of the subject vehicle.

If no such proof is provided within 14 days from receipt of this notice, the alleged claim of a deficiency will be considered null and void, and any continued collection activities, or continued reporting of this invalid claim on my credit reports will be considered a violation of the FDCPA and FCRA.

In addition, if you singularly or severely fail to comply with the above requests, I reserve the right to seek damages against all parties, under all available State and Federal statutes and UCC - 9 remedies.

Best Regards,

**Last:First-Middle** [Agent/Beneficiary]

Without Prejudice, All Natural Inalienable Rights Reserved

Date

**COMPANY**). This account has not been properly verified and as you know failure to comply with federal regulations by credit reporting agencies are in serious violation of the Fair Credit Reporting Act and may be investigated by the FTC.