

REPOSSESSION DISPUTE LETTER

To: _____

From: _____

Subject: Dispute of Vehicle Repossession

I am writing to formally dispute the repossession of my vehicle described below and to request immediate action to resolve this matter in compliance with all applicable federal and state laws. Please consider this letter a formal notification to cease any further collection or repossession activities until the dispute is resolved.

Vehicle Information:

Make/Model: _____

Year: _____

VIN (Vehicle Identification Number): _____

Account Information:

Account Number: _____

Creditor Name: _____

Address: _____

1. Invalid Repossession Notice or Procedure

The repossession was conducted without proper prior notice or in violation of applicable notice requirements under the Fair Debt Collection Practices Act (FDCPA), the Uniform Commercial Code (UCC), or any relevant state law.

2. Incorrect Debt Amount

The amount claimed as owed is incorrect, disputed, or lacks proper documentation or accounting. Please provide a detailed statement of the debt, including all charges, payments, and adjustments.

3. Exempt Property Claim

The vehicle is exempt from repossession under applicable state exemption laws, including but not limited to hardship exemptions, redemption rights, or other consumer protections.

4. Bankruptcy Filing

A bankruptcy petition has been filed which imposes an automatic stay against repossession or collection activities related to this account.

5. Unauthorized Repossession Agent

The repossession was conducted by an agent or third party not authorized by the creditor or in violation of any licensing or regulatory requirements.

6. Right to Cure

I assert my right to cure the default or otherwise remedy the alleged default prior to repossession, as provided by law or contract.

7. Demand for Vehicle Return

I demand immediate return of the vehicle and cessation of all further collection efforts until this dispute is resolved in full compliance with the law.

8. Request for Verification

Under the FDCPA and applicable laws, I request verification of the debt and all related documentation within the legally mandated timeframe.

9. Reservation of Rights

I reserve all rights to pursue any and all remedies available under federal and state law, including claims for unlawful repossession, harassment, damages, and attorney’s fees.

Please be advised that failure to comply with the above requests and applicable legal requirements may result in further legal action. I expect your written response addressing each of these points within the time frames prescribed by law.

Respectfully,

Your Full Name:

Phone Number:

Your Address:

Email Address:

Signature: _____

Date: _____

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