www.aarcredit.com info@aarcredit.com Business Address 7235 Dana drive Palmdale ca 93551

Name : Repo letter Price : 8.50

Repo

Date Your Full Name Address �City, State, ZIP

Collection Agency Name Address City, State Zip

Name of Original Creditor Address City, State Zip

Name of Original Seller (car dealer) Address City, State Zip

Re: Acct # XXXX-XXXX-XXXX-XXXX (collection agency) Re: Acct # XXXX-XXXX-XXXX (original creditor)

Make of car: Model: VIN Number:

To Whom It May Concern:

I am writing concerning the above-referenced accounts and transactions.

This vehicle was repossessed by (Original Creditor) in the State of (Your State) on or about, xx/xx/xxxx, and resold on or about xx/xx/xxxx. If no resale yet, please tell tell me what the next steps are for this account.

Under the laws of the State of (State where the car was repossessed) UCC (The state's UCC code) and State RISA and MVISA statutes, a deficiency cannot be claimed unless all of the required notices were properly and timely



www.aarcredit.com info@aarcredit.com Business Address 7235 Dana drive Palmdale ca 93551



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.

Additionally, if you singularly or severally 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 remedies.

Sincerely, Your Name