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# TEMPLATE: Letter to Lender - I Disagree with Default Notice

Use this sample letter if you want to tell the creditor you disagree with the notice of default.

How to use this sample letter:

- Fill in your information on the sample letter and edit it as needed to fit your situation.
- Print and send the letter. You should consider sending the letter by certified mail or another method by which you can establish when the letter is received by the intended recipient.
- Keep a copy for your records.

Generally, if you're in default on a car loan, a creditor must mail you a written notice of your default and then wait 15 days before they can repossess the car.

You can make a written demand during those 15 days that the lender bring a court case to prove its claim that you defaulted. This forces the creditor to go through the courts to repossess instead of doing a "self-help repossession".

**Warning:** If you lose in court, you may be liable for the lender's attorney fees and court costs.

See our article [Repossession](#) for more information.

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