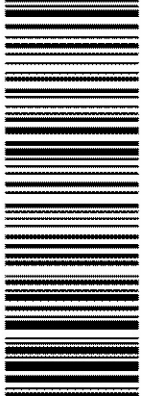


Santander Consumer USA, Inc.
P.O. Box 9105
Temecula, CA 92589-9105

Send Payments to:
Santander Consumer USA
P. O. Box 660633
Dallas, TX 75266-0633

Send Correspondence to:
Santander Consumer USA
P.O. Box 961245
Fort Worth, TX 76161-1245



9314 7100 1170 1145 2834 39

RETURN RECEIPT REQUESTED

20231004-176

JOHANNA L DAVIS
45 GREENHILL TER
NEW HAVEN, CT 06515-1516

PRESORT
First-Class Mail
U.S. Postage and
Fees Paid
WSO





P.O. Box 961245
Fort Worth, TX 76161-1245
Phone: (888) 222-4227
www.SantanderConsumerUSA.com

Sent Via Certified Mail™ with Return Receipt
9314 7100 1170 1145 2834 39

October 4, 2023

JOHANNA L DAVIS
45 GREENHILL TER
NEW HAVEN, CT 06515-1516

**NOTICE OF OUR PLAN TO SELL PROPERTY AND NOTICE OF PERSONAL
PROPERTY RETRIEVAL**

Account Number: XXXXXX4172

Contract Dated (“agreement”): 11/11/2021

Description of Collateral (“collateral”):

Year: 2018	Make: NISSAN	Model: ROGUE	VIN: KNMAT2MV6JP611981
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Dear JOHANNA L DAVIS:

This is formal notice that we have the collateral because you broke promises in our agreement.

We will sell the collateral at a private sale sometime after 10/24/2023. A sale could include a lease or license.

The money we get from the sale (after paying our costs) will reduce the amount you owe. If we get less money than you owe, you will still owe us the difference. If we get more money than you owe, you will get the extra money, unless we must pay it to someone else.

RIGHT TO REINSTATE

You have the right to reinstate the collateral and continue in the performance of the agreement by paying the Total Reinstatement Amount as set forth below within fifteen days (15) from the date of this notice. If you pay this amount, you may continue with the agreement as though you had not defaulted and retake possession of the collateral. The Total Reinstatement Amount shown below is the amount you owe as of 10/03/2023.

Total Payments Due:	\$4,013.15
Late Fees:	\$0.00
Repossession Expenses:	\$435.00
Storage Expenses:	\$0.00
(incurred through 10/03/2023 @ \$0.00 per day)	
Total Reinstatement Amount:	\$4,448.15

Payment should be mailed to Santander Consumer USA at P. O. Box 660633, Dallas, TX 75266-0633.

You can get the collateral back at any time before we sell it by paying us the full amount you owe (not just the past due payments), including our expenses. To learn the exact amount you must pay to redeem the collateral, call us at (888) 222-4227.

If you want us to explain to you in writing how we have figured the amount that you owe us, you may call us at (888) 222-4227 or write us at Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-1245 and



SEE IMPORTANT CONSUMER NOTICES AT END OF LETTER

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request a written explanation. We will charge you \$0.00 for the explanation if we sent you another written explanation of the amount you owe us within the last six (6) months.

If you need more information about the sale, call us at (888) 222-4227, Monday through Friday 7:00 AM to 7:00 PM Central Time, or write us at P.O. Box 961245, Fort Worth, TX 76161-1245.

We are sending this notice to the following other people who have an interest in the collateral or who owe money under your agreement:

You are receiving this notice due to the legal requirements of the state where you originally signed the agreement and/or the state where you currently reside.

NOTICE OF PERSONAL PROPERTY RETRIEVAL

You are responsible for retrieving items of personal property that may have been left in the collateral, other than items that may have been turned over to law enforcement.

Any such property will be available for retrieval for at least 60 days from 10/03/2023, which is the date on which the collateral was repossessed.

You can retrieve your personal property at the address below during normal business hours. Please call the number below to confirm the hours of operation.

If you retrieve some or all of your personal property more than 15 days after 10/03/2023, you may be liable for a reasonable storage fee not to exceed \$25.

Collateral Recovery Services LLC

21 Ciro Rd

North Branford, CT 06471

(888) 222-4227

Monday through Friday 7:00 AM to 7:00 PM Central Time

Please call us at (888) 222-4227, Monday through Friday 7:00 AM to 7:00 PM Central Time if you have any questions regarding this notice.

Sincerely,

Santander Consumer USA
P.O. Box 961245
Fort Worth, TX 76161-1245
(888) 222-4227

IMPORTANT CONSUMER NOTICES:

If you are entitled to the protections of the United States Bankruptcy Code regarding the subject matter of this letter, this communication is not an attempt to collect a debt from you personally in violation of the bankruptcy code but is for informational purposes only.

SANTANDER CONSUMER USA IS A DEBT COLLECTOR, THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Santander Consumer USA can report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.



Attention Servicemembers and Dependents: The Federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including prohibiting repossession under most circumstances during the servicemember's active duty service. Santander Consumer USA will not repossess the property of a service member or his or her dependent during that time, unless pursuant either to a court order or a servicemember's written waiver. You can contact us toll-free at (888) 222-4227 if you have questions about your rights under SCRA.

Products and company names mentioned herein may be the trademarks of their respective owners.

