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# Vehicle Repossessions

Act quickly if you want  
to get your car back



***Facts for Car Owners***

## Vehicle Repossessions

If you get behind on your car payments or don't have auto insurance, your loan company can take your car. This is called *vehicle repossession*.

If your car is repossessed, you must act quickly to get it back.

### What can I do if I am behind on my payments?

If you are having trouble making your car payment:

- Ask your loan company for a new payment plan.
- Try to get a new loan with lower payments from another loan company.
- Sell the car. You'll get more money selling it yourself than letting the loan company take the car and sell it at an auction.

### Do they have to tell me they are going to take my car?

No. The loan company does not have to tell you in advance that they are going to take your car.

### Can I get my car back?

Yes. You have the right to get your car back and the loan company can't require you to get a bigger down payment, cosigner, or change the contract. To get your car back, you have to pay all back payments. You also have to pay repossession and storage

fees. You also must prove you have current insurance and a valid driver license.

### Can they refuse to return my car?

The loan company can refuse to return your car only if you:

- Lied on your credit application, or
- Hid the car to avoid repossession, or threatened the reposessor; or
- Trashed the car, threatened to destroy it, or used it to commit a crime, or
- Had your car repossessed one other time in the last 12 months, or
- Had your car repossessed two other times since you bought the car, or
- Failed to make your first payment.

Even if you did any of the above things, you can pay the whole amount of the loan plus all storage and repossession fees and you may get your vehicle back.

### What notices should I receive?

At least 15 days before the loan company plans to sell your car, they must send you a written notice that says:

- They will sell your car after 15 days from the date they mailed or gave you the notice.
- How much you have to pay to get your car back before they sell it. If the notice says you have to pay in full, it has to tell you why.
- Where to pay and pick up your car.
- You have the right to delay the sale of your car for 10 days if you make a

written request. The notice must have a form you can fill out and send back to ask for the extension. This gives you extra time to get the money you need.

- You will owe them money if the car sells for less than the total amount due.

If you don't take action and they sell your car, you have the right to ask your loan company, in writing, how much they sold the car for and how much it cost them to sell it. If there is any money left from the sale after they pay themselves, they have to give it back to you.

### How do I get back the items I left in the car?

If you are present when the repossession company takes your car, they have to let you take your items from the car. If they take your car when you are not around, the repossession company has 48 hours from the time they take your car to send you a list of the items in your car and tell you how to get them back. If you do not pick them up within 60 days, they can get rid of them.

### What else can I do?

If your car has been (or is about to be) repossessed, call us immediately for help. Sometimes we can help you work out a deal with the loan company to stop the repossession or get you your car back.

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