

FREE EMERGENCY GUIDE

The First 72 Hours After American Credit Acceptance Takes Your Car

What you do in the first three days can be the difference between getting your car back, killing an inflated “deficiency” balance, and protecting your credit — or losing all three. Work this checklist in order.

HOURS 0–24 — Protect yourself first

- **Do not sign or pay anything yet.** Signing a “voluntary surrender” or paying a demand can lock in a balance you may not actually owe.
- **Write down exactly what happened.** Date, time, where the car was, and anything the repo agent said or did. Note if they entered a closed garage, pushed past you, or caused a confrontation — that can be an illegal “breach of the peace.”
- **Find your car and your belongings.** You have a right to your personal property inside the vehicle. Request it in writing and keep a copy.
- **Save every voicemail and text.** Don’t delete collection calls — they can be evidence.

HOURS 24–48 — Gather the paper that wins cases

- **Pull your loan contract and the repo notice.** The lender must send proper notices before and after a repossession. Missing or late notices can invalidate the deficiency.
- **Request a written reinstatement AND redemption quote.** Reinstatement = catch up what’s past due; redemption = pay the payoff. Get both in writing, with a deadline.
- **Check every fee.** Inflated repo fees, storage charges, and “add-ons” you never agreed to are common — and often illegal.
- **Log every contact.** Each call, who, when, what they demanded. A simple phone log becomes powerful evidence.

HOURS 48–72 — Know your deadlines and fight back

- **Find your deadline to get the car back.** Many states give a short window to reinstate or redeem. Miss it and your options shrink — so act now.
- **Dispute the “deficiency” before you ever pay it.** If the car wasn’t sold in a “commercially reasonable” way, or the math is wrong, the balance can be reduced or wiped out.
- **Protect your credit immediately.** Dispute any premature, duplicate, or inaccurate repossession reporting with all three bureaus in writing.
- **Get your situation reviewed — free — before the deadline passes.**

Red flags that may mean ACA broke the law

- They repossessed after you'd already made a payment or a payment arrangement.
- A "breach of the peace" — force, threats, or entering a locked/closed space to take the car.
- No proper written notice before or after the sale.
- A deficiency balance that seems far higher than it should be.
- Harassing, repeated, or late-night collection calls.

What NOT to do

- Don't ignore it and hope it goes away — deadlines are running.
- Don't make a rushed payment just to stop the calls.
- Don't admit the balance is correct in writing or by phone before it's checked.