



Template Type:	Script	Revision Date:	02/05/2021
Template Name:	Reinstatement Disclosure	Department:	Servicing - Reinstatement

ACA appreciates your business and we look forward to assisting you with the reinstatement process. We will make every effort to release your vehicle promptly after we receive the required payments and/or documents.

ACA will continue to prepare the vehicle for auction until payment is made and all documents are received. In the meantime, please schedule an appointment to drop off your key with the repossession lot. Failure to do so, could result in a key fee.

In addition to your past-due payments, there are repossession fees associated with recovery of your vehicle. You will be advised of the amount of money that you must pay to bring your account current, as well as the amount you must pay in repossession fees, to reinstate your account and get the vehicle released.

Please be advised, we may not have received all invoices for repossession related fees at the time we quote this amount to you. Once any additional fee amounts are received by ACA, they will be applied to your account and must be paid with your next scheduled payment. Please note, your next billing statement may not accurately reflect all fees related to the reinstatement of your vehicle.

The total amount collected by ACA will not include the amount owed to the repossession lot or auction. We will provide you with a number where you can contact them directly to get the amount owed.

Once we receive confirmation that you have paid the required amount by money gram or certified funds, we will process the release, so you can schedule an appointment to pick up the vehicle. Vehicles are generally kept at the repossession lot for a minimum number of days following repossession, depending on state law. You are not required to make payments via money gram or certified funds, however, payment in any other form may delay the reinstatement process.

If the vehicle has been moved from the repossession lot to the auction, you must go to the auction to retrieve the vehicle. Vehicles will only be released to a customer or authorized party on the ACA account.

Personal property that is not retrieved before the vehicle is transported to the auction may not be in the same location as the vehicle. Personal property that is unclaimed may be disposed of after a period of time, as permitted by state law. Please contact the repossession lot to determine the location and status of your personal property. **There is no fee to retrieve your personal property.**