

SAMPLE DOCUMENT FOR REFERENCE ONLY

Account No.:

Vehicle:

VIN:

Dear _____:

You requested information on the amount needed to pay your account in full. Since Finance Charges accrue on a daily basis, the amount to pay your account in full will depend upon when we receive your payment.

When you send us your payment, we suggest you account for additional Finance Charges that accrue during the time it takes for the payment to reach us. For example, if it were to take 10 days from the date of this letter for the payment to reach us, then to pay your account in full you would need to send us the estimated amount provided below.

Present Unpaid Balance (includes Finance Charges accrued up to _____)	\$ _____
Late Charges Due	+
Other Charges Due	+
10 days of additional Finance Charges	+
Estimated Amount To Be Remitted	\$ _____

Note: The above Estimated Amount To Be Remitted may reflect payments applied to the account but have not yet cleared. If any payments are returned, Ally will hold the title until the outstanding balance is paid.

If you anticipate the payment will reach us at a different time than stated above, you can calculate the amount you owe by adding Finance Charges that accrue after _____ to the unpaid balance plus any late charges and other charges you owe. If you want to pay your account in full, you will need to pay _____ plus an additional _____ per day for Finance Charges that accrue after _____, and any late charges and other charges you owe.

We will apply the amount you send us on the date we receive your payment. If the amount you send us is more than what you owe, we will refund the difference. If the amount you send us is not enough to pay the account in full on the date we receive your payment, you will still owe us the difference plus any additional Finance Charges that accrue.

If you choose to pay your account in full at this time, please return this letter with your remittance to _____. Please call us on the toll free number mentioned below if we can be of further service or answer any questions you may have.

Sincerely,

ONLY