

TECH · FORD MOTOR

Ford wants to be able to shut down your air conditioner and radio if you miss a car payment—and the car could even drive away on its own

BY PAIGE SMITH AND BLOOMBERG



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General view of the Ford Motor Company Los Angeles Regional Offices on October 26, 2020 in Irvine, California.

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What's that aggravating beeping in your car? You might have [missed a payment](#).

[Ford Motor](#) Co. has filed for a patent on technology that could remotely shut down your radio or air conditioning, lock you out of your vehicle, or prompt it to ceaselessly beep if you miss car payments. Ford said it has no plans to use the technology, contained in just one of the many patents filed by the auto-making giant.

Still, it emerges at a [troubling time](#) for car owners. Loan delinquencies have been steadily ticking back up from their pandemic lull. Cox Automotive data showed severely delinquent auto loans in January hitting their highest point since 2006. The use of technology to aid repossessions isn't new, but the patent application is wide-ranging, even proposing the idea that an autonomous vehicle could drive itself to a "more convenient" location to be collected by a tow truck.

"It really seems like you're opening up a can of worms that, as a manufacturer, you don't really need to be doing," said John Van Alst, a senior attorney with the National Consumer Law Center.

According to the Ford patent application for repossession-linked technology, cruise control and automated windows could be disabled if a consumer doesn't acknowledge a notice of an overdue car payment. Ford could also shut down key fobs, door locks — even the accelerator or the engine itself.

"Disabling such components may cause an additional level of discomfort to a driver and occupants of the vehicle," the patent application states.

Wes Sherwood, a spokesman for the Dearborn, Michigan-based automaker, said Ford has "no plan to deploy this." Ford was granted more than 1,300 patents in 2022 as part of "encouraging a culture of innovation," the automaker said in an email.

"We submit patents on new inventions as a normal course of business, but they aren't necessarily an indication of new business or product plans," Ford said in the statement.

The patent is concerning because by creating this technology, lenders with less-than-stellar reputations for repossessions could possibly take advantage of it, NCLC's Van Alst said.

“You’ve now created this device which is like the doomsday device in *Dr. Strangelove*,” he said.

And what about the beeping sound? Car owners would be unable to shut off the noise without first contacting their auto lender about a delinquency, the patent application shows.

Ford called the sound “incessant and unpleasant.”

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