

Billing Error Notice Affidavit of Truth

Name
Address
City, State Zip

Company Name
Address
City, State Zip

Fact, In accordance with UCC 3-306, I, YOUR NAME HERE affiant, am a federally protected consumer, debtor, and holder in due course.

Fact, CORPORATION HERE is a for-profit organization with offices in the [WHERE IS THE COMPANY LOCATED] area.

Fact, the account in question was established in [ACCOUNT OPEN DATE] with [COMPANY HERE] using my personal identification and credit card details as defined in 15 U.S.C. 1602 (l).

Fact, pursuant to 12 CFR 1002.2(a), an account means and is defined as "an extension of credit." The word "use" only refers to open-end credit when used in respect to an account.

Fact, I have used my personal debit card information to make monthly "bill" payments to CORPORATION HERE since January 2020, when I opened the account in question.

Fact: i, the affiant, have received a number of statements, of which the subject matter of an alleged debt with the attempt to collect for Account number [INSERT ACCOUNT NUMBER].

Fact, I, the affiant, have reason to believe and do believe that all past, present, and future billing statements received by CORPORATION HERE are billing errors under 12 CFR 1026.13(a), beginning with the start date the account was opened [DATE THE ACCOUNT WAS OPENED].

Fact: I, the affiant, am aware that CORPORATION HERE breached 12 CFR 1026.17 by failing to give me with the General Disclosures, which are necessary under that said section.

Fact, I, the affiant, am asserting my right to obtain documentary evidence in accordance with 15

U.S.C. § 44 for the books of account as defined in IRS Publication 583, in order to clarify and address such subject matter contained in said billing statements. I'd like to access both the journal and credits of the account, as well as the ledger and debits of the account, in order to verify the current accounting and taxes related to this account.

Fact is, in accordance with 15 U.S.C. 1666d, the amount balance should be credited and the remaining balance should be paid to me, the consumer, by check if there is a credit of account balance with surplus above \$1 in accordance with the journal and ledger entries stated in IRS Publication 583, the amount balance should be credited and the remaining balance directed to I, the consumer by check. As this is a formal instruction in accordance with 15 U.S.C. § 1666(b)(2) to provide documentary evidence, which includes books of account in accordance with 15 U.S.C. § 44 to resolve this billing error, documentary evidence, which includes books of account in accordance with 15 U.S.C. § 44, must be provided to clarify this amount.

Fact, I, the affiant, am aware, with the resolution this billing error, the creditor has legally agreed to forfeit all rights to collect on all past, present, and future amounts in dispute pursuant to Title 15 U.S.Code § 1666(e)

Fact, CORPORATION HERE must follow the following procedures as defined pursuant 12 CFR 1026.13(e): (1) Correct the billing error and credit the consumer's account with any disputed amount and related finance or other charges, as applicable; and (2) Mail or deliver a correction notice to the consumer. I hereby demand that all future coupons be sent to my place of abode, as listed on the account in question, in the form of a check, from October of 2020, current, and future payments.

Fact, I, the affiant, hereby invoke my rights as a consumer to withhold all past, present, and future disputed amounts pursuant 12 CFR 1026.13d(1).

Fact, I, the affiant am aware, that, CORPORATION HERE as the creditor may not collect any disputed amount. As a federally protected consumer, who does not need to pay, the creditor cannot restrict, accelerate debt or payment or close an account and or make or threaten any adverse reporting to any person about the consumer's credit standing without resolving the billing error. Such actions by CORPORATION HERE will forfeit its rights to collect the disputed amount as described in 15 U.S.Code 1666(e) and hold the creditor liable under 15 U.S.Code § 1693m for CORPORATION HERE for the actual damage caused to I, the affiant,

Fact, I, the affiant am aware, CORPORATION HERE , cannot and shall not restrict nor limit nor cause any disruption of any manner of the account in question pursuant 12 CFR 1026.13d(3), a creditor shall not accelerate any part of the consumer's indebtedness or restrict or close a consumer's account solely because the consumer has **exercised in good faith rights** provided by

this section. A creditor may be subject to the forfeiture penalty under 15 U.S.C. § 1666(e) for failure to comply with any of the requirements of this said section.

Fact, I, the affiant am aware, that, in accordance with 16 C.F.R. § 433.3 CORPORATION HERE is not exempt from any claims or defenses as described in 16 C.F.R. § 433.2(a) as the affiant, may invoke her right as the debtor in this consumer credit contract against CORPORATION HERE for the unfair and deceptive practices herein as no contract after the date of November 1, 1977 is exempt from 16 C.F.R. § 433.3.

Fact, I, the affiant, have reason to believe and do so believe, CORPORATION HERE which is a private for profit corporation, regardless of your/their location, has participated in racketeering activity as defined in Title 18 U.S.Code § 1961, by knowingly, intentionally, with forethought and malice have been sending dividends but, in fact, making me believe that dividend was an invoice for services provided by the utilities companies, which is embezzlement, theft by deception and extortion.

Fact, I the affiant, have reason to believe and do so believe, CORPORATION HERE is in violation of is a violation of 18 U.S. Code §1341by knowingly participating in the fraud through the US Mail.

Fact, without an affidavit response with a rebuttal, point for point, then I am conditionally accepting your non-reasonable response, as frivolous, and I will file fault judgment in the favor of the interest of I the consumer, holder in due course, attorney, and administrator in fact.

Fact, I, the affiant am aware, an unrebutted affidavit stands as truth in commerce.

Fact, I, the affiant, am invoking my rights pursuant to 15 U.S.Code §1692c(c), I demand you to cease any communications and collection activity of this alleged debt until you can provide me with the requested information in this affidavit herein. You have 15 days from the date of delivery to respond to this notice. Should there be dishonor in the aforementioned requested documentation by way of unrebutted affidavit, failure to disclose requested documents or failure of response, and the particular requests to rectify any fault by CORPORATION HERE herein, will serve as acquiescence and your agreement to a default judgment against your company for the dishonor in the negotiable instrument, bank fraud, creation of the false and deceptive form, mishandling of goods, compromising my relationship with other financial institutions and including stress caused to me in the attempt of exercising my rights in good faith. However, I do in good faith expect you to handle these matters with ordinary care to address all subject matter. Respectfully.

(IF YOU WANT TO INCLUDE COUPON ADD ADDITIONAL PARAGRAPHS)

Notice, I, the affiant and consumer, in writing with proper information on all forms of coupon “accepted” and the remittance provider address and the name exactly as it appears on the I.R.S statements so we can resolve this issue post haste. If you are not familiar with remittance transfers, please see Regulation B 12 C.F.R Subpart B “Requirements Remittance Transfers” for your reference. Provide examples of accepted remittance slip transfers, so I may tender a bill of credit approval. If this notice contains a remittance slip that is not accepted, please return the original coupon with reason as to why it was denied and to whom I may contact to properly endorse the coupon to your organization.

If the company does not take the coupon I may need to make a special deposit in my bank account under special deposit. I will ask my bank about the deposit. Please direct me to the card agreement where I can find directions regarding the access check/payment coupon Please provide with directions from your company.

I do in good faith and expect you to handle these matters with ordinary care to address all subject matter. Respectfully.

I declare under penalty of perjury WITHOUT the United States (28 U.S.C § 1746) that the Above is the Truth, The Whole Truth and Nothing but the Truth to the best of my knowledge and Overstanding.

I declare that all my statements are true and factual.

Your name autograph **First-Middle:Last,Bene.**(or executor, consumer,debtor) and legal representative of YOUR NAME

Date

Jurat

Whereas, I of age, of majority, give this herein notice to all, I make a solemn oath to the one and only most high of creation only, whoever that may be, and I depose the following facts, so be it, nunc pro tunc.

On date _____ I YOUR NAME under oath provided the fact herein listed. I affirm that all information to be true, factual, and correct to the best of my ability.

Your Name _____

Sworn to or Affirmed by and subscribed before me on the _____ day
of, _____ year 20__

Notary Name _____

Notary Signature _____