

1-16

MAY 16 2018

CL-10862874-2731

April 25, 2018

Experian
NCAO
P O Box 4500
Allen TX 75013

Equifax Inf Center
P O Box 740256
Atlanta GA 30348

Trans Union
Consumer Dispute Center
P O Box 2000
Chester PA19022

Reference:

[Redacted]
Wilton Manors FL [Redacted]

in addition

[Redacted]
Okeechobee FL [Redacted]

DOB [Redacted]

S/S [Redacted]

Divers license [Redacted]

Telephone [Redacted]

Please see attached concerning Suncoast Credit Union, Ford Motor Credit and Ford Motor Company.

I request that my credit reports be updated and they reflex that I have challenged the company's because the contracts are void (not valid or legally binding) due to miss-representation and understanding by both parties.

RR
5.17.18
LD

Regards

[Redacted]

Okeechobee F
Pastor
Retired MSGT



COPY

VOLUNTARY SURRENDER

January 18, 2017

DESCRIPTION OF PROPERTY 2014 Ford Transit Connect		DATE OF CONTRACT July 30, 2016	
VEHICLE IDENTIFICATION NUMBER NM06E9G78E	ACCOUNT NUMBER	BALANCE DUE \$28,243.68	
DEALER NAME: FORD OF PORT RICHEY CITY, STATE: PORT RICHEY, FL			
To: Creditor I voluntarily surrender to you the possession of the property described above. I understand that unless I redeem the property it may be sold. If the sale price does not cover the balance due plus sale expenses, I will pay you or the dealer the difference. If the sale price is greater than the balance due plus sale expenses, I will be entitled to receive the surplus. By signing this form I am not waiving my right to redeem the property or to be advised of any proposed sale of the property before it is sold. You are authorized to cancel any insurance on the vehicle or in the contract and apply any refund of premiums to the unpaid balance. I have left no items of personal property in or on the property described above.			
DATED: Jan 25, 2017	CUSTOMER'S SIGNATURE: [Redacted]		

FFNA 7176-B (05/2003)

Due to consumer fraud concerning the 2014 Ford Focus and Ford Motor Company's misrepresentation of the Ford Focus and I having been forced to purchase the Ford Transit Connect I have returned the reference vehicle. In addition Ford Motor credit damaging my credit because they failed to report to credit Bureau properly I do not owe but have emotional and financial damages



4-16

April 25, 2018

SRA ASSOCIATES LLC
401 Minnetonka Rd
Hi Nella NJ 08083

Ford Motor Credit Company
P. O. Box 31111
Tampa FL 33631
Account 52162494

Mr. Bill Ford
Ford Motor Company
1 American Rd
Dearborn, MI 48126

Bromagen & Rathet
P O Box 70036
Ft Lauderdale FL 33307

Mark Fields CEO
Ford Motor Company
1 American Rd
Dearborn MI 48126

Board of Directors
Ford Motor Company
P O Box 685
Dearborn MI 48123

Suncoast Credit Union
Board of Directors
PO Box 11904
Tampa FL 33680

Reference [REDACTED] account Ford Motor Credit 52162494 (Ford Transit
NMOGGE9G76E1 [REDACTED] (1FADP3K2XEL [REDACTED] Ford Focus), Suncoast Credit union [REDACTED]

To whom it may concern;

Updated April 25, 2018
Letter from:
SRA ASSOCIATES LLC
401 Minnetonka Rd
Hi Nella NJ 08083

Please note attachment 1 where-as on April 12, 2017 I received a letter from Ford Motor Credit.

Please note attachment 2 where-as on Jan. 25, 2017 a copy of the voluntary surrender, where as I inserted -I will (not) pay

And I will (be) entitled

Please note attachment 3 where-as on March 12, 2017 I sent a break-down of debt.

Please note attachment 4 where-as on March 28, 2017 I sent a letter noting Ford Motor Credit and Suncoast Credit contracts are Void.

Please note attachment 5 Suncoast Credit Union

Please note attachment 6 copy of contract with Suncoast stating signature loan is not a work out loan.

I believe that Ford Motor Company and Ford Motor Credit should remove the debt and clear my credit reports.

I also believe that Ford Motor Company should make whole Suncoast Credit Union which debt was cause by the consumer fraud/Transmission issue concerning the 2014 Ford Focus.

I also believe that Ford Motor Company, Ford Motor Credit and Suncoast Credit Union's contract are void based on the laws as outlined in attachment 4

If you wish to discuss this matter before it becomes public knowledge on [redacted] or I seek legal consulting please call me at [redacted] or email me at [redacted]

Regards

[redacted]

[redacted]
Okeechobee Fl [redacted]

[redacted]

see attachments

Account Number: *



6-16

ODOMETER DISCLOSURE STATEMENT

Federal law (and State law, if applicable) requires that the lessee/transferor disclose the mileage to the lessor/transferee in connection with the transfer of ownership. Failure to complete or making a false statement may result in fines and/or imprisonment. Complete disclosure form below and return to lessor/transferee.

I, [Redacted] state that the odometer now reads 50820 miles
(no tenths)

and to the best of my knowledge that it reflects the actual mileage of the vehicle described below, unless one of the following statements is checked.

(1) I hereby certify that to the best of my knowledge the odometer reading reflects the amount of mileage in excess of its mechanical limits.

(2) I hereby certify that the odometer reading is NOT the actual mileage. WARNING - ODOMETER DISCREPANCY

Make FORD Model transit Body Type _____

Vehicle Identification Number 1NMOG9G7UE Year 2014

Lessee's/Transferor's Name _____
(Print)

Lessee's/Transferor's Address _____
(Street) (City) (State) (Zip)

Lessor's/Transferee's Name
 Ford Credit Titling Trust CABT LLC
 Ford Motor Credit Company FBKE LLC
 Ford Credit Bank FBKW LLC
 CAB West LLC CAB East LLC

Lessor's/Transferee's Address _____
(Street) (City) (State) (Zip)

Lessee's/Transferor's Signature _____

Title _____

Date of Statement _____

Lessor's/Transferee's Signature _____

Title _____

Date Received by Lessor/Transferee _____

*Dent + T. up on D side Door

* Small scratches on D side

* REAR Bumper scratched

I, Lessee shown above, am purchasing the above-described vehicle _____
(Customer Signature)

Note to Dealer - The rights (but not the obligations) with respect to the sale of this vehicle, including any security deposit applied to the purchase, have been assigned to QI Exchange, LLC (acting solely as a qualified intermediary).



July 26, 2017

Made in America

Consumers' right to protect their credit

<http://www.cfabamerica.com/made-in-america-consumers-right-to-protect-their-credit>



To:

The President of the United States

The White House

Attn: John DeStefano

Assistant to President

And

Director of Presidential Personnel

1600 Pennsylvania Ave NW

WDC 20500

"Made In America Bring Jobs Home"

<http://www.cfabamerica.com/project-bring-jobs-home-made-in-america>

Made in America consumers right to protect their credit

Dear John DeStefano

Please review and advise the President concerning the impact the credit bureaus are having on "Bring Jobs Home Made in America!"

I [redacted] request that the credit bureaus remove any derogatory information from Ford Motor Credit/Company and Suncoast Credit Union concerning loans or late payments from my credit reports!

Failure of the three credit bureau's to remove this is a fraudulent action and I request that the FTC investigate the credit bureaus.

Americans cannot be consumers with fraudulent credit reports. We are being fined and penalized by lending institutions for fraudulent documents and reports submitted to the credit bureaus by leading retail organization or businesses.

Briefly I will discuss the fraudulent report submitted by loan or lending institutions to the three credit bureaus and how there was no action taken to ensure or prevent fraudulent reports.

The example I will use is my experience with the lending institutions and the three credit bureaus, not only to correct my problems, but to ensure that other consumers and citizens of America are not faced with the same dilemma I have had to encounter over the last two years.

Products that are made in another country and have failed to function properly are being sold to American consumers.

These countries of export have laws which prevent the manufacturer from producing or selling the items to their citizens and are then exported to America where USA consumers are not protected by either the federal government, the credit bureau's or other institutions.

The USA consumers are buying these items (i.e. 2008-2016 Ford Focus) and Ford Motor Company is not being investigated or corrected by the National Transportation or Consumer Affairs which was established to protect American buyers.

In the countries where these cars are manufactured, the consumer is being protected.

My experience...

In 2015 I bought a new 2014 Ford Focus and within a few days the automatic transmission slipped and down shifted from 6th gear to 3rd causing the RPMs to go from 2000 to redline. This created a hazard, and on wet conditions could cause a driver to lose control and endanger his or her life.

The car was taken to Ford Motor Company service centers over 12 times for computer updates and eventually for two computer replacements.

Ford motor company violated title 18 chapter 13, of my civil rights by miss-informing me as the consumer and therefore providing fraudulent information. They should be investigated by the federal government and by the National Highway Traffic Safety Administration (NHTSA).

The response from NHTSA after two years, was that they have spent the last several years investigating the airbag issues and did not have time to look into my complaint. (Letter dated June 02, 2017).

They recommended that in addition to their now on-going investigation of the issue, is that I should submit documents to the Federal Trade Commission (FTC)

I hired an attorney in 2015 for the purpose of lemon law violations. The attorney along with Ford Motor Company used coercion and forced a settlement. The Lemon Law attorney stated they would place a lien on my car even though the car was never repaired and could cause injury to the driver.

I returned the car after multiple letters to the CEO of Ford Motor Company and other individuals to include Florida National Transportation, the Governor of Florida and Suncoast Credit Union.

Now two years later there is a class action lawsuit concerning the failure of the transmission:

Claims for benefits under the Settlement Agreement can be submitted after the date on which the Settlement obtains final approval. On October 2, 2017, the Court will hold a hearing to consider final approval of the Settlement. Please check this website after that date for updates regarding deadlines to submit claims."

www.fordtransmissionsettlement.com

I filed Reports with the three major credit bureaus explaining the issue in which the car was returned to the banking institution and the bank was to change the 'collateral loan' to a 'consumer loan,' however they changed it to a 'work out loan' which affected my credit reports. In addition letters were submitted showing issues with the FORD MOTOR CREDIT and Ford Motor Company.

Upon notifying the credit bureau's to remove and correct the reports, Equifax, Experian and Trans Union took no action and instead showed late payments and outstanding loans.

Multiple letters and correspondence with Ford Motor Company and FORD MOTOR CREDIT and the banking institutions, were ignored even though I had sent multiple correspondence showing fraudulent actions by all parties involved.

In conclusion; reporting any item to a credit bureau by a lender or retail organization without allowing the consumer the right to respond is a violation of the consumers first and fourteenth amendment rights and the rights to a fair trial.

The harm the credit bureaus are causing consumers by these lenders sending reports to them are causing negative impacts on the consumer without giving the consumer the opportunity to respond until after the submissions are posted is unfair. They are not giving the consumer equal rights as required by the US Constitution.

This case should move forward to the Supreme Court to ensure that consumers are being treated in an equitable manner and their rights are not being denied by the bureaus.

For information on the credit bureau's ownership please read the following.

--Transunion (www.transunion.com): This privately held company employs more than 2,600 employees and is headquartered in Chicago, Illinois. The company is owned by the Marmon Group, which is controlled by the Jay Pritzker family.

<http://www.referenceforbusiness.com/history/Th-UI/The-Marmon-Group-Inc.html>

--Equifax (www.equifax.com): Employs more than 7,000 employees and has its headquarters in Atlanta, Georgia. The publicly held company is traded on the New York Stock Exchange under the symbol EFX. Its owners are the many holders of the stock.

Equifax Inc. is a consumer credit reporting agency in the United States, considered one of the three largest American credit agencies along with Experian and TransUnion. Founded in 1899, Equifax is the oldest of the three agencies and gathers and maintains information on over 800 million consumers and more than 88 million businesses worldwide. Based in Atlanta, Georgia, Equifax is a global service provider with US \$2.7 billion in annual revenue and 9,000+[3] employees in 14 countries. Equifax is listed on the NYSE.

-- Experian (www.experian.com): Employs more than 15,000 employees and has corporate headquarters in Dublin, Ireland. The company is publicly traded on the London Stock Exchange under the symbol EXPN, and therefore its owners are the holders of the stock.

Please note that these Credit reporting bureaus are not established for the best interest of America and or the consumer but in fact are on the New York Stock Exchange and they are making millions/billions of dollars off of the American consumer. New York Stock Exchange and its parent company, NYSE Euronext.

Our rights are being violated by banking institutions and the credit Bureau's for not allowing us to respond to the reports sent to them prior to these credit bureau's making the reports available nationally.

The founders of the United States realized, the rights of the accused must be protected if we want to maintain a functioning democratic society and prevent the government from abusing its authority. Therefore, the Constitution grants protection for citizens if they are accused of a crime and details the requirements that must be met before one can be convicted of that crime. Ones' innocence is assumed until these conditions are met. In other words, one is innocent until proven guilty.

These rights should also be used to protect the consumer from false accusations by individuals.

The consumer has no ability to defend themselves until after the damage is done to them by the credit bureaus or by the lending institutions.

Under this provision, the credit bureaus are reporting information which is declaring the consumer guilty of failure to pay on loans which would be in violation of the Constitution and the consumer's rights.

In accordance with the constitution, "the presumption of innocence is animated by the requirement that the government prove the charges against the defendant Beyond a Reasonable Doubt. This due process requirement, a fundamental tenet of criminal law, is contained in statutes and judicial opinions. The requirement that a person suspected of a crime be presumed innocent also is mandated in statutes and court opinions. The two principles go together, but they can be separated." This includes the rights of an individual being charged with a crime. It should include the violation of the eighth amendment of the Constitution, against falsified Civil actions, which causes financial, emotional, or physical harm by the credit bureau's to the consumer.

"Due process is a principle outlined in the 14th Amendment that forces the Federal Government to respect all legal rights awarded to an individual according to U.S. law. The Supreme Court has interpreted this Amendment as a direct extension of the Bill of Rights (and the entire Constitution) to all levels of Government. Although some of the Amendments outlined in the American Constitution are archaic, Due Process enables most of them to extend to all matters of the law."

Therefore the credit bureaus have no right to cause harm to the consumers without the consumer having the right to prove otherwise prior to the report becoming part of the record.

How is it legal for the credit bureaus and lenders to work together using coercion to force consumers to make payments without input to the credit bureau's from the consumer?

The Fifth Amendment to the U.S. Constitution declares that no person shall be "deprived of life, liberty, or property, without due process of law." This means that if the government infringes on your rights, you are entitled to mount a timely and meaningful defense of those rights in court. It's one of the cornerstones of our entire legal system, with roots dating back at least as far as the Magna Carta, which declared, "No free man...shall be stripped of his rights or possessions...except by the lawful judgment of his equals or by the law of the land."

I was not given the opportunity to defend myself.

For further documentation please contact:



Okeechobee FL



C/C

<https://www.ftc.gov/about-ftc>
Federal Trade Commission FTC

Working to protect consumers by preventing anticompetitive, deceptive, and unfair business practices, enhancing informed consumer choice and public understanding of the competitive process, and accomplishing this without unduly burdening legitimate business activity.

<https://www.ftc.gov/faq/consumer-protection/submit-consumer-complaint-ftc>

<https://www.ftc.gov/about-ftc/office-inspector-general>

ROSLYN A. MAZER, INSPECTOR GENERAL

Under the Inspector General Act, the OIG is responsible for conducting audits and investigations relating to the programs and operations of the FTC. Audits are conducted for the purpose of finding and preventing fraud, waste and abuse and to promote economy, efficiency and effectiveness within the agency. OIG investigations seek out facts related to allegations of wrongdoing on the part of FTC employees and individuals or entities having contracts with or obtaining benefits from the agency.

C/O

Correspondence to the Department, including the Attorney General, may be sent to:
U.S. Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC 20530-0001

Consumer Financial Protection Bureau
PO Box 2900
Clinton, IA 52733-2900

Headquarters address
Consumer Financial Protection Bureau
1625 Eye Street N.W.
Washington, D.C. 20006

Consumer Financial Protection Bureau
1275 First St. N.E.
Washington, D.C. 20002

WASHINGTON, D.C. — The Consumer Financial Protection Bureau (CFPB) adopted a rule today to begin supervising larger consumer reporting agencies, which include what are popularly called credit bureaus or credit reporting companies. This is the first time these companies will be supervised at the federal level.

<http://constitutionality.us/SupremeCourt.html>

<http://www.cfabamerica.com/supreme-law-of-the-land>

[REDACTED]

Okeechobee FL [REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

Copy Sent To:
Cc

Judge Neil Gorsuch Supreme Court,
Supreme Court of the United States
1 First Street, NE
Washington, DC 20543

Equifax Information Services LLC
PO BOX 740256
Atlanta, GA 30374

Experian
Experian National Consumer Assistance Center
PO Box 4500
Allen, TX 75013

TransUnion
Consumer Dispute Center
PO Box 2000
Chester, PA 19016

Ford Credit Customer Service
P O Box 2000
Chester PA 29026
Later dated May 8, 2017

Ref letter sent to William Ford
Ref letters dated April 19 and Feb 06, 2017

Moody, Jones & Ingini, P. A
1333 S. University Dr Ste 201
Plantation Fl 33324
Letter dated April 17, 2017

FTC
CRC-240
WDC 20580

U.S. Department of Justice
950 Pennsylvania Avenue, NW
Washington, DC 20530-0001

Consumer Financial Protection Bureau
PO Box 2900
Clinton, IA 52733-2900

NHTSA

Headquarters complaint NEF 109 Ref. No. 10862874 # DGN16-52133

1200 New Jersey Ave

West Bldg

WDC 20590

Three letters sent 2016

Responds Received June 2, 2017

Suncoast credit Union

P O Box 11904

Tampa, FL 33680

Board of Directors

Letter dated April 19, 2017

Kass & Shuler law firm

1505 N FL Ave

Tampa FL 33602

Letter dated April 19 & April 07, 2017

<http://www.fordtransmissionsettlement.com/>

Toll Free Number 1-844-540-6011

Case Mailing Address

Ford Transmission Settlement

P.O. Box 404000

Louisville, KY 40233-4000

Jim Hackett CEO

Ford Motor Company

1 American RD

Dearborn MI 48126

Mr. Bill Ford

Ford Motor Company

1 America Rd

Dearborn MI 48126

