

NOTICE OF DEBT VALIDATION AND FIDUCIARY DISCLOSURE DEMAND

Issued under the authority of federal and state law including, but not limited to, 15 U.S.C. § 1692g, § 1666, § 1681s-2, and A.R.S. § 44-1522.

To Whom It May Concern,

This Notice serves as a formal and lawful Demand for Debt Validation and Fiduciary Disclosure. It is issued pursuant to the undersigned's rights under the Fair Debt Collection Practices Act, the Fair Credit Billing Act, the Fair Credit Reporting Act, and the Arizona Consumer Fraud Act.

I. Validation and Disclosure Demands

The Respondent is hereby commanded to produce the following within thirty (30) days:

1. 1. Full accounting ledger showing where the alleged funds originated.
2. 2. Evidence showing that Respondent or its affiliates extended credit from its own reserves.
3. 3. Written disclosure of whether Respondent, its parent, or affiliates are presently operating under bankruptcy, receivership, or Federal Reserve credit.
4. 4. Certified accounting showing whether this account has been prepaid or offset through insurance, bond, or Treasury settlement.
5. 5. Name, title, and bond number of the fiduciary officer responsible for this account.
6. 6. Record of lawful authority for any credit reporting or collection activity associated with the alleged account.

II. Legal Authority

This Notice is supported by the following authorities:

- 15 U.S.C. § 1692g(b): Prohibits collection without validation.
- 15 U.S.C. § 1666: Establishes rights to full and timely accounting.
- 15 U.S.C. § 1681s-2: Requires furnishers of credit data to ensure accuracy.
- A.R.S. § 44-1522: Prohibits deceptive or misleading practices in commerce.

III. Fiduciary and Trustee Liability

Respondent is reminded that any agent or officer using the Social Security Number of the undersigned for credit, billing, or accounting purposes acts in a fiduciary capacity. Failure to properly disclose accounting or to honor offset rights constitutes breach of trust, commercial fraud, and violation of federal law.

IV. Time to Cure and Response

Respondent has thirty (30) calendar days from receipt of this Notice to provide complete and certified validation. Failure to respond in good faith constitutes tacit agreement, dishonor, and commercial default under applicable law.

Respectfully presented in honor and good faith, without controversy.

CHRIS MAGIS NERO©, Secured Party Creditor
CHRISTOPHER KARLS SISNEROS TRUST
Private Attorney General / Trustee / Authorized Representative