

Advanced Legal Reinforcements & Enforcement References

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Status: Executor, Private Estate Authority

1. Truth in Lending Act (TILA)

Statute: 15 U.S.C. §§ 1601–1667f

Utility companies operating under post-use (post-pay) billing models are acting as creditors. They are required to fully disclose all credit terms: APR, finance charges, payment cycles, and agreements.

Failure to do so constitutes deceptive credit practice.

Suggested Assertion:

“If this utility operates under a post-pay model, it is by default a creditor subject to TILA. Where is the Truth-in-Lending Disclosure? Where is my signed credit agreement?”

2. FTC Act – Unfair or Deceptive Acts

Statute: 15 U.S.C. § 45

Any billing presented without verified accounting or that misrepresents the status or nature of a debt may qualify as a deceptive trade practice under federal law.

3. Paperwork Reduction Act (PRA)

Statute: 44 U.S.C. § 3512; Regulation: 5 CFR § 1320.5(b)

All government and government-affiliated information collection (e.g., billing instruments) must include a valid OMB Control Number and expiration date.

If absent, the recipient is under no obligation to respond or comply.

Suggested Assertion:

“Is this bill registered as an approved collection under the PRA? If not, cease and desist.”

4. Federal Tax Code & Discharge

Statute: 26 U.S.C. § 83

If the utility company is receiving benefits from CAFR trust accounts, prepaid public resources, or federal offset, they may be double-charging.

Double billing = tax fraud under commercial law.

5. UCC Presentment & Discharge Rules

UCC 3-501: Proper Presentment

UCC 3-505: Refusal for Cause

UCC 3-603: Discharge by Refusal or Return

A 'bill' that is refused for cause and un rebutted is considered discharged in law.

6. Constitutional & Supreme Court Authority

Federal Crop Ins. Corp. v. Merrill, 332 U.S. 380 (1947)

Thompson v. Smith, 154 S.E. 579 (Va. 1930) – 'The right to travel is part of the liberty...'

Use due process violation arguments for any disconnection or denial of basic utility without court process.

7. Canon Law & Executor Jurisdiction

Cestui Que Vie Act 1666 – Rebut death presumption

Canon Law 2057/2059 – Silence equals consent

Executor Override Doctrine – Living man has superior claim over any corporate fiction

Suggested Assertion:

"I have returned to life and rebut the presumption of death in commerce. I act now as the living Executor of my estate and demand closure and settlement under trust law."

8. Penalty Statutes for Fraud

18 U.S.C. § 1001 – False statements/fraudulent billing

26 U.S.C. § 7201 – Tax evasion

15 U.S.C. § 1692e – False debt collection