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**IN THE SUPERIOR COURT OF THE STATE OF ARIZONA
IN AND FOR THE COUNTY OF PIMA**

BANK OF AMERICA, N.A.,	)	Case No. C20253989
Plaintiff,	)	
	)	
v.	)	NOTICE OF CONDITIONAL ACCEPTANCE
	)	AND DEMAND FOR VALIDATION OF DEBT
JORGE VELAZQUEZ and	)	
ANNA VELAZQUEZ,	)	
Defendants.	)	

Defendants Jorge Velazquez and Anna Velazquez, appearing in good faith and without controversy, respectfully submit this NOTICE OF CONDITIONAL ACCEPTANCE AND DEMAND FOR VALIDATION OF DEBT into the record of this Court on this October 23, 2025.

Defendants conditionally accept the claims presented by Plaintiff and counsel upon verified proof of lawful standing, agency, and the existence of a legitimate debt obligation. This Notice is made pursuant to the Fair Debt Collection Practices Act (15 U.S.C. §1692g(b)), the Truth in Lending Act (15 U.S.C. §1635 & §1666i), and Uniform Commercial Code §§3-501 and 3-604.

Defendants hereby DEMAND strict proof of claim and full validation of the alleged obligation, including but not limited to:

1. The original wet-ink promissory note or contract creating the obligation;

2. Proof of lawful assignment and chain of custody from the original creditor;
3. A full transactional accounting ledger showing all debits, credits, and charge-offs;
4. Copies of all IRS Forms 1099-A, 1099-C, 1099-INT, or OID issued for this account;
5. A certified affidavit under penalty of perjury from a competent fact witness with personal knowledge of the alleged debt and account history.

Failure to provide the requested documents and verifications within ten (10) days of receipt shall constitute agreement that:

- No lawful debt exists;
- The account has been lawfully extinguished through prior tender and charge-off;
- The matter is settled and closed as a matter of law;
- Plaintiff, Bank of America, N.A., and its counsel assume full commercial and fiduciary liability for any further misrepresentation, collection, or litigation activity.

Defendants reserve all rights without prejudice and appear solely to preserve due process and protect all equitable interests of the parties.

Respectfully submitted this 10th day of October, 2025.

By: _____

Jorge Velazquez

Defendants, Private Parties in Due Course
All Rights Reserved, Without Prejudice

By: _____

Anna Velazquez

Defendants, Private Parties in Due Course
All Rights Reserved, Without Prejudice

Attachments:

- Exhibit A: Conditional Acceptance and Debt Validation Demand (served on Gurstel Law Firm, P.C.)
- Exhibit B: Bank of America "Returned Payment" Letter (dated April 15, 2024)
- Exhibit C: IRS 1099-A, 1099-C, and 1099-OID filings
- Exhibit D: Proof of Mailing Certificate