

Billing Error Dispute & Demand for Lawful Presentment

To Whom It May Concern,

This document serves as a formal and lawful dispute under the authority of 12 CFR § 1026.13 (Billing Error Resolution), 15 U.S.C. § 1666b (Timely Credit), and the Paperwork Reduction Act (44 U.S.C. § 3501 et seq.). I, the undersigned, am the Executor and Private Estate Authority of the referenced account. This is a lawful notice and demand for correction, verification, and production of a valid True Bill.

I. Statement of Facts

1. I received a utility billing statement allegedly claiming a debt owed.
2. Said billing statement failed to include a complete statement of account (credit/debit ledger).
3. Said billing statement does not show a valid OMB Control Number as required under the Paperwork Reduction Act.
4. I do not consent to be treated as a surety or debtor without full disclosure, contract, and lawful presentment.

II. Formal Billing Error Dispute

Pursuant to 12 CFR § 1026.13 and 15 U.S.C. § 1666b, I hereby dispute the validity and accuracy of the enclosed billing statement. You are hereby instructed to provide within 30 days:

- a) A full accounting (statement of account showing both credits and debits);
- b) The original contract bearing my wet-ink signature;
- c) Proof that the billing instrument carries a valid OMB Control Number.

III. Conditional Acceptance

I conditionally accept the bill upon proof of claim and lawful presentment. Absent verification, this bill shall be deemed null, void, and a fraudulent claim on the estate.

IV. Notice of Commercial Liability

Failure to respond in good faith within 30 days constitutes dishonor. A Notice of Default and Commercial Lien may follow, along with referral to private arbitration under UNCITRAL.

This notice is sent in good faith, with full reservation of rights under UCC 1-308 and without prejudice. Any silence will be taken as agreement that no lawful debt exists.

By: _____

Executor, Chris Magis Nero

Date: _____