

AFFIDAVIT OF TRUTH AND FULL DISCLOSURE DEMAND

DEBT VALIDATION & FULL DISCLOSURE DEMAND

To: ABC Title Company (as escrow / pass-through fiduciary)

From: Chris Magis Nero ©, Private Banker / Trustee

CHRISTOPHER KARLS SISNEROS TRUST

Date: October 2025

NOTICE: This instrument is issued under the authority of federal and state law for the purpose of validation, disclosure, and to preserve all rights of the undersigned. This demand is not an admission of liability and is issued without prejudice, reservation of rights, and all defenses.

STATEMENT OF FACTS

1. The undersigned executed a promissory note in connection with the purchase of real property. The act of execution is acknowledged, but the primary issue here is material NON-DISCLOSURE by the pass-through escrow/title agent.
2. The undersigned asserts that the creation of credit occurred by virtue of the signed instrument and/or trust authority. The undersigned seeks full accounting and validation of any ledger entries, funds, or credits accessed, booked, or transmitted by ABC Title Company in connection with this transaction.
3. ABC Title Company, acting as escrow agent and pass-through fiduciary, owes fiduciary duties of disclosure, accounting, and honesty to all parties it serves.

DEMAND FOR VALIDATION & FULL DISCLOSURE

Pursuant to the undersigned's rights under the Truth in Lending Act (15 U.S.C. §1601 et seq.), the Fair Debt Collection Practices Act (15 U.S.C. §1692g), the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.), Arizona consumer protections, and applicable provisions of the Uniform Commercial Code (UCC), you are hereby demanded to produce the following documents and information within TEN (10) calendar days of receipt of this Demand:

1. 1. A complete and certified accounting ledger showing the origin of any credit, loan proceeds, or funds associated with the subject transaction, including internal ledger entries, account numbers, and timestamps.
2. 2. Copies of all escrow instructions, settlement statements, HUD-1 or Closing Disclosure (CD), wiring instructions, and any documents evidencing the source of funds used to effect the transaction.

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3. 3. Identification of any and all parties, banks, or financial intermediaries (including routing numbers, account identifiers, and any relevant CUSIPs or instrument identifiers) that supplied, transferred, or guaranteed funds or credit for the transaction.
4. 4. Evidence of any assignment, sale, or transfer of the promissory note or related instruments, including endorsements, allonges, and chain-of-title documentation.
5. 5. An explicit statement whether any portion of this account, note, or related obligation was prepaid, offset, monetized, securitized, or otherwise satisfied by third-party instruments, and documentary proof thereof.
6. 6. The name, title, contact information, and bond or license numbers (if applicable) of the fiduciary officer, trust officer, or manager responsible for handling and accounting for this matter within ABC Title Company.
7. 7. Copies of any disclosures or notices provided to the undersigned prior to execution of the promissory note, including but not limited to Truth in Lending disclosures, RESPA-related disclosures, and any adverse-action or credit-use notices.

LEGAL BASIS

This Demand is grounded in applicable federal and state authorities, including but not limited to:

- Truth in Lending Act (TILA), 15 U.S.C. §§ 1601 et seq.; Regulation Z (12 C.F.R. Part 1026).
- Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g (validation of debts).
- Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 et seq.
- Uniform Commercial Code provisions concerning negotiable instruments and good faith (UCC Articles 1 and 3).
- Arizona consumer protection statutes prohibiting deceptive or misleading practices.

Failure to provide the requested documentation within the time specified may be treated as a refusal to validate, an admission of dishonor, and a breach of fiduciary duty.

REMEDIES, CURE, AND NOTICE

If ABC Title Company timely provides full and certified disclosure that satisfies the demands above, the undersigned will review and consider any offered cure. If no adequate response is received within TEN (10) calendar days, the undersigned will consider the failure to respond as evidence of non-validation and may pursue administrative remedies, regulatory complaints, and civil actions including but not limited to: complaints to the Consumer Financial Protection Bureau (CFPB), state regulatory authorities, and pursuit of damages or injunctive relief in the appropriate court or administrative forum.

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RESERVATION OF RIGHTS & DEFAULT CLAUSE

All rights are expressly reserved. This Demand is made without prejudice, under full reservation of all claims, defenses, and remedies available at law or in equity. By failing to respond within the time prescribed, ABC Title Company may be deemed to have tacitly admitted the non-disclosure and breached fiduciary duties, permitting administrative default procedures and equitable relief.

NOTE ON PROMISSORY INSTRUMENT

The undersigned acknowledges execution of the promissory note associated with the transaction. The undersigned's reliance is on full disclosure regarding the accounting and source of credit. This Demand focuses on disclosure and accounting; the presence or absence of the promissory note itself is not the sole determinative issue—material disclosure is the operative issue.

Respectfully Presented,

/s/ Chris Magis Nero ©

Chris Magis Nero ©

Private Banker / Trustee

CHRISTOPHER KARLS SISNEROS TRUST

7200 W. Picture Rocks Rd.

Tucson, AZ 85743

(Place for Notary Jurat)