

**IN THE COUNTY COURT OF THE SEVENTH JUDICIAL CIRCUIT
IN AND FOR VOLUSIA COUNTY, FLORIDA**

Case No.: 2024-29084-CODL

Division: 71

JEREMIAH-MATTHEW ANDERSON,

Plaintiff,

v.

WESTLAKE FINANCIAL SERVICES,

Defendant.

PLAINTIFF'S NOTICE OF FILING EXHIBITS

COMES NOW Plaintiff, JEREMIAH-MATTHEW ANDERSON, pro se, and hereby files the following exhibits (A through G) in support of Plaintiff's Motion for Hearing on Damages and for Credit-Report Correction:

1. Exhibit A – Excerpt of Experian Credit Report (dated January 24, 2025), showing late payments and repossession notations entered after the debt cancellation.
2. Exhibit B – Email from Westlake Financial Services acknowledging the issuance of a 1099-C (canceling the debt) and confirming their knowledge of the discharge.

3. Exhibit C – Receipt for Ford brake parts totaling approximately \$1,285.
4. Exhibit D – Receipt for engine replacement totaling \$10,000.
5. Exhibit E – Receipt for court costs in the amount of \$485 for the replevin filing.
6. Exhibit F – Printouts of post-discharge collection communications (emails and logs) evidencing repeated attempts to collect a discharged debt.
7. Exhibit G – Timeline of 41 Post-Discharge Contacts, listing the dates and times of each communication.

Dated: _____

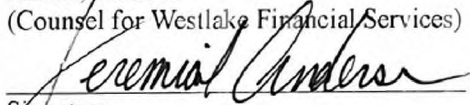
2/13/25


JEREMIAH-MATTHEW ANDERSON (Pro Se)
3634 Watermelon Lane
New Smyrna Beach, FL 32168

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 13 day of FEBRUARY, 2025, a true and correct copy of the foregoing Notice of Filing Exhibits was furnished via the Florida Courts E-Filing Portal (and/or by U.S. Mail) to:

Liebler, Gonzalez & Portuondo
44 West Flagler Street, 25th Floor
Miami, FL 33130
(Counsel for Westlake Financial Services)


Signature

Jeremiah-Matthew Anderson, Pro Se

EXHIBIT A



WESTLAKE FINANCIAL SVC

3 potentially negative months

\$4,686

Closed

Account info

Account name	WESTLAKE FINANCIAL SVC	Balance	\$4,686
Account number	158823XX	Balance updated	Dec 17, 2024
Original creditor	-	Original balance	\$17,893
Company sold	-	Monthly payment	-
Account type	Auto Loan	Last Payment Date	Aug 07, 2024
Date opened	Apr 30, 2021	Past due amount	\$1,429
Open/closed	Closed	Terms	48 Months
Status	Repossession. \$1,429 past due as of Dec 2024.	Responsibility	Individual
Status updated	Nov 2024	Your statement	-

Payment history

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	R	R
2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓

Current / Terms met

R Repossession

30 Past due 30 days

- Data Unavailable

Contact info

Address

4751 WILSHIRE BLVD STE 1

LOS ANGELES,

CA 90010

Phone number

(888) 739-9192

Comments

-

EXHIBIT B



Jeremiah and Lacey Anderson <office@fitreeshop.com>

[Westlake Financial]: Notice of Cancellation of Debt - Solved

Westlake Financial <support@westlakefinancialsupport.zendesk.com>
Reply-To: Westlake Financial <support+id0XM6DE-XE5K0@westlakefinancialsupport.zendesk.com>
To: Jeremiah Anderson <office@fitreeshop.com>

Wed, Oct 30, 2024 at 12:15 PM



Hi Jeremiah Anderson,

The ticket you reported under Ticket ID #233817 has been closed.

Thank you,
Westlake Financial

Message:

Hi Jeremiah,

1099-C is sent when, we, not the customer forgive \$600 or more of a deficiency balance. This typically happens when we settle an account and the amount we forgive is greater than \$600. The customer does not get to send in this letter for us to cancel the loan.

Thank you and have a nice day.

This email is a service from Westlake Financial. Delivered by Zendesk

[Quoted text hidden]

EXHIBIT C



Jeremiah and Lacey Anderson <office@fittreeshop.com>

Your FordParts.com order confirmation

1 message

FordParts.com <noreply@t.parts.email-ford.com>

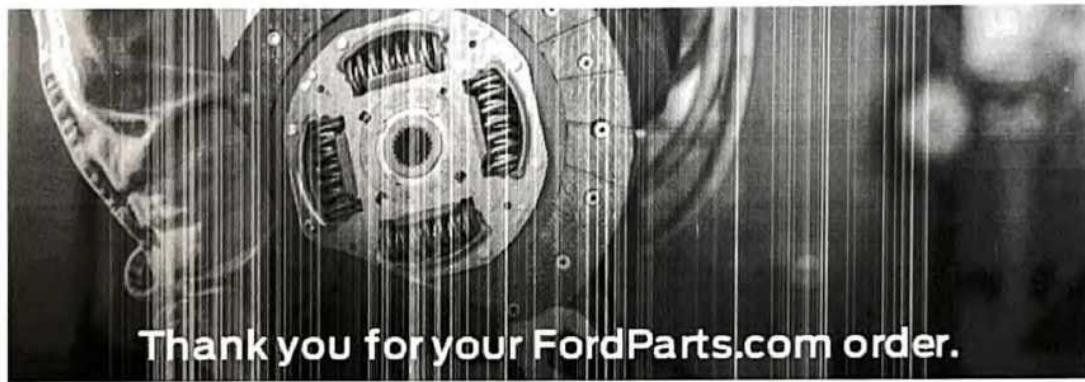
Thu, May 16, 2024 at 10:32 AM

Reply-To: "FordParts.com" <noreply@t.parts.email-ford.com>

To: office@fittreeshop.com

[View Online](#)

FordParts.com

[FordParts.com](#)[My Orders](#)[Register / Log In](#)

ORDER CONFIRMATION

Dear Lacey Aliff,

Thank you for placing your FordParts.com order with Gary Yeomans Ford. We're in the process of fulfilling your order, and you'll be receiving another email shortly about your order status. Because we're committed to outstanding customer service, the right parts will be in your hands as quickly as possible. If you'd like to check the status of your order, please visit the My Orders page at [parts.ford.com](#) or contact the Customer Resource Center at [partecom@ford.com](#) or (844) [REDACTED]. And if there is anything else we can help you with, contact us at [rgrubbs@anewford.com](#) or 386-253-6579. If your order is pickup from the dealer, you will receive a separate email when it is ready.

NOTE: Please retain this email for your records.
If you purchased multiple items, they may be shipped separately.
If you need to make any returns, please return to your selling dealer.

Order Number: FPE [REDACTED]

Order Placed on: 05/16/24

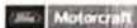
From: Gary Yeomans Ford
1420 North Tomoka Farms Road
Daytona Beach, FL, 32124
386-253-6579
[rgrubbs@anewford.com](#)

Order Summary

Order Status:	Complete
Subtotal ¹	\$1,206.86
Estimated Tax ²	\$78.44
Shipping:	FREE

Estimated Total: \$1,285.30

Disc Brake Rotor - Front
Part # BRRC103



FedEx Ground

Qty 1

Price \$127.49

Estimated Tax² \$ 8.29

Shipping Information

Delivery Method:
FedEx Ground

Ship to:
Lacey Aliff
3034 Watermelon Ln
386-843-5266

Qty 1

Price \$59.00

Payment Information



**Disc Brake Pad Set (Kit)
Brake Lining - Front**

Part # BR1031

FedEx Ground

Estimated Tax ² \$ 3.90

Credit Card

Billing Address:

Lacey Aliff

1044 Valspar Drive SE

New Smyrna Beach, FL 32168



**Disc Brake Caliper
Right - Front**

Part # BRCF170

FedEx Ground

Qty 1

Price \$114.22

Core Charge \$ 50.00

Estimated Tax ² \$ 10.67



**Disc Brake Caliper
Left - Front**

Part # BRCF171

FedEx Ground

Qty 1

Price \$115.70

Core Charge \$ 50.00

Estimated Tax ² \$ 10.77



**Disc Brake Pad Set (Kit)
Brake Lining - Rear**

Part # BR1334

FedEx Ground

Qty 1

Price \$59.99

Estimated Tax ² \$ 3.90



**Disc Brake Caliper
Housing - Right - Rear**

Part # BRCF198

FedEx Ground

Qty 1

Price \$116.84

Core Charge \$ 50.00

Estimated Tax ² \$ 10.84



**Disc Brake Caliper
Housing - Left - Rear**

Part # BRCF199

FedEx Ground

Qty 1

Price \$118.64

Core Charge \$ 50.00

Estimated Tax ² \$ 10.96



**Locking Hub Axle Hub
Link - Front**

Part # BC3Z3B396B

FedEx Ground

Qty 1

Price \$166.50

Estimated Tax ² \$ 10.82



Disc Brake Rotor - Rear

Part # BRRC107

FedEx Ground

Qty 1

Price \$127.49

Estimated Tax ² \$ 6.29

Gary Yeomans Ford Hours:

Sunday Closed

Monday 7:30 AM - 5:30 PM

Tuesday 7:30 AM - 5:30 PM

Wednesday 7:30 AM - 5:30 PM

Thursday 7:30 AM - 5:30 PM

Friday 7:30 AM - 5:30 PM

Saturday 8:00 AM - 12:00 PM

EXHIBIT D

440656

CUSTOMER ORDER NO. _____ DATE 11/14/22

NAME Tree Shop LLC

ADDRESS _____

CITY, STATE, ZIP _____

SOLD BY _____ CASH _____ C.O.D. _____ DEL. _____ ON ACCOUNT _____

QUANTITY _____ DESCRIPTION _____ PRICE _____

1	<u>motor sale +</u> <u>install</u>	<u>16,000.00</u>
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		

RECEIVED BY _____

PD # 323

KEEP THIS SLIP FOR REFERENCE

A-4705
F-4220

01-11

EXHIBIT E

Clerk of the Circuit Court
Volusia County Florida
101 N. Alabama Avenue
DeLand, Florida 32724
(386) 736-5915

YOUR RECEIPT

Date Paid: 11/5/2024 8:16 AM

Payment Type: Civil - DeLand
ID: 90e4382859c6
Case/Citation #:
Payment Amount: \$485.00
Service Fee: \$16.98

Total Amount Paid: \$501.98

Invoice #:

e708db80-29df-4986-92af-ef3253d22931

Payment Information

First Name: Jeremiah
Last Name: Anderson
Street: NA
City: NA
State: NA
Zip: NA
Phone:
Birth Date:

Billing Information

First Name: JEREMIAH
Last Name: ANDERSON
Email Address:
CustomerService@nCourt.com
Street: NA
City: NA
State: NA
Zip: NA

Account Information

Card/Check Type: Visa
Account Number: *****1809
Transaction Type: Sale
Host Response: 00
Approval Number: 071608
AID: A [REDACTED]
App Label: VISA DEBIT
Cryptogram: TC 37C747ED07381300

EXHIBIT F



P.O. Box 76809
Los Angeles, CA 90076-0809

10/12/2024

ACCOUNT: 15882303



0003609-0003964 30105 001 702579

JEREMIAH ANDERSON
3634 WATERMELON LANE
NEW SMYRNA BEACH, FL 32168

Dear JEREMIAH ANDERSON,

Your account is in serious default. Please be advised that your account has now reached the stage where definite action must be taken. We have begun a review of your account to determine what further collection efforts are required. Those actions may include steps to protect our interest in the secured vehicle, up to and including repossession, according to the terms of your contract.

It is imperative that you contact us as soon as possible at the telephone number below. A Customer Service Representative will explain your obligations in this matter and provide you with options to cure this default and bring your account current.

You can use the courtesy coupon at the bottom of this notice to mail your payment. The following payment methods are also available to you:

- MoneyGram wire transfer: (800) MONEYGRAM (Code: 2603)
- CheckFree walk-in cash payment at any CheckFree location

Call us now to make arrangements for payment and resolve this matter.

Sincerely,

Westlake Financial Services
Collections Department
1-888-739-9192

Please detach the section below and return it with your payment

JEREMIAH ANDERSON
3634 WATERMELON LANE
NEW SMYRNA BEACH, FL 32168

AMOUNT DUE:	\$953.02
LATE CHARGES DUE:	\$23.83
OTHER CHARGES:	\$0.00
BALANCE DUE:	\$4,206.96

MATURITY DATE:	05/06/2025
ACCOUNT:	15882303
AMOUNT ENCLOSED \$	

WESTLAKE FINANCIAL SERVICES
P.O. BOX 54807
LOS ANGELES, CA. 90054-0807

Pursuant to the Fair Debt Collection Practices Act, Westlake Financial Services is required to inform you that if your loan is currently in default, we will be attempting to collect a debt and any information obtained will be used for that purpose. If you have filed for bankruptcy, or have been discharged in bankruptcy, this letter is for information purposes only and is not intended as an attempt to collect a debt.



Westlake Financial®

4751 Wilshire Blvd. Suite 100
Los Angeles, CA 90010
1-888-739-9192



0001215-0002259 50165 001 ----- 709857

JEREMIAH M ANDERSON
3634 WATERMELON LANE
NEW SMYRNA BEACH, FL 32168

NOTICE OF OUR PLAN TO SELL PROPERTY

Date of Notice: 11/04/2024

Account: 15882303

Name and address of holder of contract and legal owner of Vehicle (secured party):		Westlake Financial Services 4751 Wilshire Blvd. Suite 100 Los Angeles, CA 90010	
Telephone number to call for information: 1-888-739-9192			
Description of Motor Vehicle ("Vehicle")			
Year 2011	Make FORD	Model F450	VIN 1FT8W4DTXBEC16473
Name and address of each person (debtor) liable on the Contract: JEREMIAH M ANDERSON 3634 WATERMELON LANE, NEW SMYRNA BEACH, FL 32168			

Subject: Motor Vehicle Conditional Contract of Sale or Security Agreement

We have your Vehicle because you broke promises in our agreement. We intend to file for a repossessed title and dispose of the vehicle as explained in this Notice, subject to your right to redeem (get back) the Vehicle as described in this Notice.

<input checked="" type="checkbox"/> Private Sale
We will sell the vehicle at private sale sometime after 8:00 AM on 11/18/2024 . A sale could include a lease or license.

The money that we get from the sale (after paying our costs) will reduce the amount you owe. If we get less money than you owe, you will still owe us the difference, except as limited by law. If we get more money than you owe, you will get the extra money, unless we must pay it to someone else.

You can redeem the Vehicle (get it back) at any time before we sell it by paying us the total outstanding balance (not just the past due payments) including our expenses. To learn the exact amount you must pay to redeem the Vehicle, call us at the telephone number shown at the top of this Notice. If you want us to explain to you in writing how we have figured the amount that you owe us, you may call us at the telephone number shown at the top of this Notice, or you may write to us at the address shown at the top of this Notice and request a written explanation.

If you need more information about the sale of the Vehicle, call us at the telephone number shown at the top of this Notice or write to us at the address shown at the top of this Notice.

We are sending this Notice to each of the people who owe money under your agreement, as shown at the top of this Notice, or people who have an interest in the vehicle and who are not shown at the top of this Notice.

IMPORTANT NOTICE IF YOU HAVE FILED BANKRUPTCY: If you have filed bankruptcy, this Notice is NOT an attempt to collect a pre-petition and/or discharged debt from you, but is being made for the sole purpose of complying with Article 9 of the Uniform Commercial Code. Because you have



filed for bankruptcy, we may be stayed from attempting to collect any deficiency from you outside of the bankruptcy case. After you receive a discharge of your debts in the bankruptcy case, you may no longer be personally liable to us for any deficiency. We may, however, seek to enforce any existing liens against any other property that you gave as collateral for the debt.

If you have filed for bankruptcy, or have been discharged in bankruptcy, this letter is for information purposes only and is not intended as an attempt to collect a debt.

WRITTEN ACCOUNTING

We will provide you with a written accounting following sale of the Vehicle. If there is a surplus, it will be paid to you within 45 days of the date of sale unless we are required by law to pay it to someone else. You may request another written accounting from the person whose name and address are shown at the top of this Notice within one year of date of the sale by delivering to us or mailing to us your written request by first class mail, postage prepaid, or certified mail, return receipt requested.

NOTICE. YOU MAY BE SUBJECT TO SUIT AND LIABILITY IF THE AMOUNT OBTAINED UPON DISPOSITION OF THE VEHICLE IS INSUFFICIENT TO PAY THE CONTRACT BALANCE AND ANY OTHER AMOUNTS DUE.



1/26/25, 9:13 AM

Tree Shop Mail - Immediate Attention Requested from Westlake Financial



Jeremiah and Lacey Anderson <office@ftreeshop.com>

Immediate Attention Requested from Westlake Financial

2 messages

no-reply@westlakefinancial.com <no-reply@westlakefinancial.com>
To: office@ftreeshop.com

Fri, Oct 4, 2024 at 3:15 PM



Sign In

Account ending in: 2303

Dear JEREMIAH,

We request your immediate attention regarding an outstanding balance on your account. Please contact us at (855) [REDACTED] as soon as possible.

CALL US NOW

Sincerely,

Collections Department

Westlake Financial Services

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FAQs

no-reply@westlakefinancial.com <no-reply@westlakefinancial.com>
To: office@ftreeshop.com

Fri, Oct 4, 2024 at 8:16 PM



Sign In

Account ending in: 2303

Dear JEREMIAH,

13 AM

Tree Shop Mail - Immediate Attention Requested from Westlake Financial

We request your immediate attention regarding an outstanding balance on your account. Please contact us at (888)333-5662 as soon as possible.

244 THE FRYING

Sincerely,

Collections Department

Westlake Financial Services

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Jeremiah and Lacey Anderson <office@freetreeshop.com>

Immediate Attention Requested from Westlake Financial

2 messages

no-reply@westlakefinancial.com <no-reply@westlakefinancial.com>

To: office@freetreeshop.com

Tue, Oct 8, 2024 at 12:03 PM



Sign In

Account ending in: 2303

Dear JEREMIAH,

We request your immediate attention regarding an outstanding balance on your account. Please contact us at (888)333-5662 as soon as possible.

CALL US NOW

Sincerely,

Collections Department

Westlake Financial Services

2024 Copyright. All rights reserved to Westlake Financial Services.

FAQs

no-reply@westlakefinancial.com <no-reply@westlakefinancial.com>

To: Office@freetreeshop.com

Tue, Oct 8, 2024 at 2:47 PM



Sign In

Account ending in: 2303

Dear JEREMIAH,

9:14 AM

Tree Shop Mail - Immediate Attention Requested from Westlake Financial

We request your immediate attention regarding an outstanding balance on your account. Please contact us at 888-333-5662 as soon as possible.

CALL US NOW

Sincerely,

Collections Department

Westlake Financial Services

© Copyright All rights reserved to Westlake Financial Services

FAQs



Jeremiah and Lacey Anderson <office@fittreeshop.com>

Westlake is here to help

1 message

no-reply@westlakefinancial.com <no-reply@westlakefinancial.com>
To: office@fittreeshop.com

Tue, Oct 8, 2024 at 4:31 PM



Sign In

Account ending in: 2303

Westlake Financial is offering customers a payment extension.

Dear JEREMIAH,

Our records indicate that your account is past due. **To help bring your account current**, Westlake is offering you a payment extension. Accepting the payment extension will:

- Bring your account current.
- Move your past due payment(s) to the end of your loan.
- May help avoid damaging your credit.

Payment Extension Terms: Please be aware that a deferred payment/extension will result in the assessment of additional interest each month, as more of your future payments will go towards interest than you originally anticipated. Therefore, if you receive a payment extension, there will be a balloon payment at the end of your scheduled term.

If you accept the terms and are interested in requesting an extension for the month of September, call us at 888-739-9192.



This offer expires by 10/11/2024 at 11:59AM PT. For any questions or concerns, please contact us at [REDACTED]. Account representatives are here to assist you, Monday to Friday from 5am to 9pm, Saturday and Sunday, from 5am to 2pm, PST.

Sincerely,

Customer Service Department

Westlake Financial

Please do NOT reply to this email address as it does NOT accept incoming emails. If you have any questions or concerns about this email, please either log into MyAccount or contact us at: 888-739-9192. The information (including any attachments) contained in this communication is only meant for the intended recipient of the transmission and may be a confidential or a communication privileged by law. If you are not the addressee or

.15 AM

Tree Shop Mail - Westlake is here to help

authorized to receive this for the addressee, you must not use, copy, disclose, or take any action based on this message or any information herein. If you have received this communication in error, please re-send this communication to the sender and delete the original message or any copy of it from your computer system. Thank you!

FAQs

1/26/25, 9:16 AM

Tree Shop Mail - Immediate Attention Requested from Westlake Financial



Jeremiah and Lacey Anderson <office@f1treeshop.com>

Immediate Attention Requested from Westlake Financial

1 message

no-reply@westlakefinancial.com <no-reply@westlakefinancial.com>

To: Office@f1treeshop.com

Thu, Oct 10, 2024 at 2:47 PM



Sign In

Account ending in: 2303

Dear JEREMIAH,

We request your immediate attention regarding an outstanding balance on your account. Please contact us at 888-333-5362 as soon as possible.



Sincerely,

Collections Department

Westlake Financial Services



Jeremiah and Lacey Anderson <office@fitreeshop.com>

Westlake is here to help

1 message

no-reply@westlakefinancial.com <no-reply@westlakefinancial.com>
 To: office@fitreeshop.com

Thu, Oct 10, 2024 at 3:41 PM



Sign In

Account ending in: 2303

Westlake Financial is offering customers a payment extension.

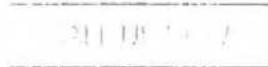
Dear JEREMIAH,

Our records indicate that your account is past due. **To help bring your account current,** Westlake is offering you a payment extension. Accepting the payment extension will:

- Bring your account current.
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Customer Service Department

Westlake Financial

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