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

Case	No.	2024-	2908	4-C	OD	L

JEREMIAH-MATTHEW ANDERSO	N,
Plaintiff,	
V.	
WESTLAKE FINANCIAL SERVICE	S,
Defendant.	

PLAINTIFF'S OPPOSITION TO DEFENDANT'S MOTION TO VACATE ORDER GRANTING REPLEVIN AND WRIT OF REPLEVIN

COMES NOW Plaintiff, Jeremiah-Matthew Anderson, pro se. and hereby opposes Defendant's "Motion to Vacate Order Granting Replevin and Writ of Replevin," and in support thereof states as follows:

I. INTRODUCTION

- On December 19, 2024, this Honorable Court granted a Writ of Replevin to Plaintiff, following Defendant's failure to appear for the Show Cause hearing set by Order dated November 14, 2024.
- 2. Defendant now seeks to upend the Court's proper determination, claiming "excusable neglect" and "meritorious defenses." Their motion is devoid of truth, riddled with contradictions, and, most critically, it fails to state a valid basis under Florida law that would warrant vacating the final order.
- 3. Plaintiff respectfully requests that the Court deny Defendant's Motion to Vacate. Defendant has demonstrated neither excusable neglect nor any meritorious defense. The record is clear that Defendant, Westlake Financial Services, had actual notice yet chose not to participate in the underlying proceedings until after the Court ruled against them.

II. FACTUAL BACKGROUND

1. Plaintiff's Purchase and 1099-C Discharge

- Plaintiff lawfully purchased the subject 2011 Ford F450 Super Duty
 (VIN 1FT8W4DTXBEC16473) via a Retail Installment Contract
 (RIC)
- On or about August 19, 2024, Defendant issued a 1099-C purporting to cancel or otherwise discharge the underlying debt. This 1099-C

explicitly identifies "Westlake Financial" at 4751 Wilshire Blvd #100, Los Angeles, CA 90010 as the issuer.

2. Wrongful Repossession and Subsequent Legal Proceedings

- Despite the 1099-C discharge, Defendant unlawfully repossessed the vehicle on or around November 1, 2024.
- On November 5, 2024, Plaintiff filed a Complaint for Replevin.
 Defendant ignored or otherwise failed to timely respond.
- On November 8, 2024, Plaintiff filed an Amended Complaint curing technical deficiencies.
- On November 14, 2024, the Court set a Show Cause hearing for December 18, 2024, explicitly ordering Defendant to appear.
- On December 3, 2024, a representative of Westlake Financial was
 personally served (per the Affidavit of Service on file) through the
 Los Angeles County Sheriff's Department, consistent with Florida law
 regarding out-of-state service.

3. Defendant's Belated and Contradictory Responses

Contrary to Defendant's claims of never receiving notice until
 December 24, 2024, Plaintiff has verifiable proof that multiple
 notices, letters, demands, and the Summons/Amended Complaint
 were sent via Certified Mail or by Sheriff's Service to Defendant's

California address (the same one they themselves use for official correspondence and on the 1099-C).

On November 15, 2024. Defendant even responded to one of
Plaintiff's prior mailings—attaching the same unvalidated contract
now included as "Exhibit 1" in Defendant's motion—thus confirming
receipt of these earlier demands.

4. Order Granting Replevin

- Defendant failed to appear for the December 18, 2024 Show Cause hearing; no counsel or written defense was filed.
- On December 19, 2024, this Court duly entered its Order Granting
 Plaintiff's Amended Complaint for Replevin.
- A Writ of Replevin was issued on December 23, 2024.
- Only after losing by default did Defendant scramble to retain counsel and file this present Motion to Vacate.

III. LEGAL STANDARD

Defendant correctly cites Florida Rule of Civil Procedure 1.540(b) but misapplies it.

Under Rule 1.540(b), a party seeking relief from a final order based on default must show (1) excusable neglect; (2) a meritorious defense; and (3) due

diligence in seeking relief See *Gibraltar Serv. Corp. v. Lone & Assocs.*, *Inc.*, 488 So. 2d 582, 584 (Fla. 4th DCA 1986). A mere assertion of ignorance or "we did not receive anything" does not suffice when the record clearly demonstrates that numerous notices were served.

IV. ARGUMENT

A. Defendant Fails to Establish Excusable Neglect

1. Actual Notice, Not Ignorance

- Defendant's own contradictory statements disprove the notion of "excusable neglect."
- On one hand, Defendant claims they only learned of this lawsuit on
 December 24, 2024. On the other hand, there is documentary
 evidence—including Defendant's letter dated November 15,
 2024—proving they had actual knowledge well before December 24.
- Florida courts have long held that a defendant's self-serving claim of
 "lack of notice" is insufficient to vacate a default when the plaintiff
 can demonstrate actual or constructive notice. See Marshall Davis,
 Inc. v. Incapco, Inc., 558 So. 2d 206 (Fla. 2d DCA 1990).

2. No Timely Response, Repeated Failure to Appear

- The record shows repeated attempts by Plaintiff to resolve or discuss the dispute, each time receiving no substantive reply.
- Defendant's corporate record (SunBiz) identifies a Florida registered agent, which was never contacted for more than a month after the Show Cause hearing was set. This lack of diligence is the opposite of excusable.

3. Willful Refusal, Not Neglect

 The evidence suggests that Westlake deliberately avoided responding until after the Court granted replevin, which is not "excusable neglect" but a calculated tactic to sidestep accountability.

B. Defendant Fails to Demonstrate a Meritorious Defense

1. 1099-C Proves No Ongoing Debt

- Defendant claims a superior security interest by virtue of a "default" under a "Retail Installment Contract," yet Defendant itself issued a
 1099-C purporting to discharge this very debt on or about August 19, 2024.
- A 1099-C is a formal cancellation of debt for tax reporting purposes.
 See FDIC v. Cashion, 720 F.3d 169, 180 (4th Cir. 2013). Although courts vary in how they treat a 1099-C, the circumstances
 here—where Westlake simultaneously claims the debt is "owed"

while filing a 1099-C stating it was canceled—eviscerate Defendant's claim of a "meritorious defense."

2. Repossession Was Wrongful, Absent Owing Debt

- Defendant repossessed the vehicle on November 1, 2024, despite having knowledge that the debt was no longer valid.
- Under Florida law, repossession after discharge or cancellation is wrongful. Cf. Fla. Stat. § 78.01, providing for replevin of property when wrongfully detained.

3. Defendant's Affidavit by John Schwartz Is Contradictory/Hearsay

- Defendant's Senior Legal Analyst admits that his knowledge is based solely on "corporate records"—which are patently incomplete or incorrect, as the 1099-C and prior acknowledgments are not even addressed.
- The entire premise of "non-receipt" is undercut by documentary proof
 that contradicts Westlake's corporate records. If their own internal
 records omit or ignore properly served notices, that is a self-inflicted
 error, not a meritorious defense.

C. Defendant Fails the Test of Due Diligence

1. Delaying Until After the Court's Ruling

- Defendant's motion was filed after the December 19, 2024 Order
 Granting Replevin. They made zero appearance or submission before that critical date.
- Courts generally look disfavorably upon parties who only appear after
 a judgment is issued, citing alleged "lack of notice" when the
 evidence proves repeated attempts at service. See Westinghouse Credit
 Corp. v. Steven Lake Masonry, Inc., 356 So. 2d 1324 (Fla. 4th DCA
 1978).

2. Pattern of Tacit Acquiescence

- Defendant has a history of ignoring communications (8/26/2024, 10/15/2024, 10/30/2024 mailings) and then sporadically responding well outside the 15-day windows demanded in Plaintiff's notices.
- Such a pattern is the antithesis of "diligence" and does not entitle
 Defendant to equitable relief.

V. CONCLUSION

Defendant's Motion to Vacate neither meets the standard of excusable neglect nor sets forth a meritorious defense. Documentary evidence, including (1) the 1099-C indicating debt cancellation, (2) repeated prior mailings and personal service upon Westlake's California address, (3) Westlake's own partial responses, and (4) Westlake's contradictory affidavit, all confirm that this motion is merely a

disingenuous, post-hoc effort to avoid the lawful Replevin Order. (5) Furthermore

a copy of the envelope sent by the Plaintiff that has a return address hand written

stating the plaintiff as the mailer and the post mark of 11/15/2024 by the USPS is

supplied as well.

WHEREFORE, Plaintiff respectfully requests this Honorable Court DENY

Defendant's Motion to Vacate Order Granting Replevin and Writ of Replevin in its

entirety, and for such other relief as the Court deems just and proper under the

circumstances.

In the interest of candor and compliance with procedural requirements, I will

promptly file a Certificate of Service. This action should not be construed as a

waiver of any objection to the opposing counsel's untimely appearance or as an

acceptance of their after-the-fact involvement in the case. Rather, it reflects my

commitment to pursuing justice and recovering the private property wrongfully

taken by the Plaintiff's representatives.

Respectfully submitted,

Date: 1/21/2025

Journial anders

Jeremiah-Matthew Anderson, Plaintiff (Pro Se) 3634 Watermelon Lane New Smyrna Beach, FL 32168 Email: cvo@treeai.us

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this 21 day of SANJA (4), 25 a true and correct copy of the foregoing has been furnished by U.S. Mail and/or ePortal electronic service to:

Liebler, Gonzalez & Portuondo
44 West Flagler Street, 25th Floor
Miami, FL 33130
(Counsel for Defendant Westlake Financial Services)
Jeremiah-Matthew Anderson (Pro Se)

WESTLAKE FINANCIAL 4751 WILSHIRE BLVD #100 Los Angeles, CA 90010 US

02W0820A 40000000H1 50/1

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JEREMIAH ANDERSON 3634 WATERMELON LANE NEW SMYRNA BEACH FL 32168-8774

CPEDITORIS	CORR	ECTED (if checked)		
CREDITOR'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. KESTLAKE FINANCIAL 4751 WILSHIRE BLVD #100 Los Angeles, CA 90010 US Phone: 888-893-7937		1 Date of identifiable event 08/19/2024	OMB No.	
		2 Amount of debt discharged	(Rev January 2022)	Cancellation
		3 Interest, if included in box 2 \$ 0.00	For calendar year 2023	of Debt
CREDITOR'S TIN	DEBTOR'S TIN	4 Debt description 2011 FORD F-450 VIN	: 1FT8W4DTXBEC1647	Copy B
DEBTOR'S name, Street address (including apt. no.). City or town, state or province, country, and ZIP or foreign postal code JEREMIAH ANDERSON 3634 WATERMELON LANE NEW SMYRNA BEACH, FL 32168 US				This is important tax information and is being furnished to the IRS if you are required to file a
		5 If checked, the debtor was pe repayment of the debt	return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction	
Account number (see instruct 236521553276	account number (see instructions) 36521553276		7 Fair market value of prope \$ 0.00	and the IRS determines rty that it has not been reported
Form 1099-C (Rev 1-2022	(keep for your records)	www.irs.gov/Form1099C	Department of the Treasu	ry - Internal Revenue Service

Instructions for Debtor

You received this form because a federal government agency or an applicable financial entity (a creditor) has discharged (canceled or forgiven) a debt you owed or because an identifiable event has occurred that either is or is deemed to be a discharge of a debt of \$600 or more. If a creditor has discharged a debt you owed you are required to include the discharged amount in your income even if it is less than \$600, on the "Other income" line of your Form 1040 or 1040-SR. However, you may not have to include all of the canceled debt in your income. There are exceptions and exclusions such as bankruptcy and insolvency. See Pub 4681, available at lines it was insignificable event has occurred but the debt has not actually tieen discharged, then include any discharged debt in your income in the year that it is actually discharged, unless an exception or exclusion applies to you in that year.

Debtor's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN, social security number (SSN), and vidual taxpayer identification number (TIN), adoption taxpayer identification number (EIN). However, the creditor has reported your complete TIN to the IRS.

Account number. May show an action of other unique number the creditor assigned to distinguish your account.

Box 1. Shows the date the earliest rate inflable event occurred or, at the creditor's discretion, the date of an actual discreage that occurred before an identifiable event. See the code in that 6

Box 2. Shows the amount of debt either actually or deemed discharged. Note: If you don't agree with the amount contact your creditor. Box 3. Shows interest if included in the debt reported in box 2. See Pub. 4681 to see if you must include the interest in gross income.

Box 4. Shows a description of the debt. If box 7 is completed, box 4 also shows a description of the property

Box 5. Shows whether you were personally liable for repayment of the debt when the debt was created or, if modified at the time of the last modification. See Pub. 4681 for reporting instructions.

Box 6. Shows the reason your creditor has filed this form. The codes in this box are described in more detail in Pub. 4681. A—Bankruptcy. B—Other judicial dobt relief, C—Statute of Immitations or expiration of deficiency period. D—Foreclosure election. E—Detit relief from probate or similar proceeding. F—By agreement. G—Decision or policy to discontinue collection, or H—Other actual discharge before identifiable event.

Box 7. If, in the same calendar year, a foreclosure or abandonment of property occurred in connection with the cancellation of the debt, the fair market value (FMV) of the property will be shown or you will receive a separate Form 1099-A Generally, the gross foreclosure bid price is considered to be the FMV. For an albandonment or voluntary conveyance in lieu of foreclosure, the FMV is generally the appraised value of the property. You may have income or loss bacause of the acquisition or abandonment. See Pub. 4681 for information, about foreclosures and abandonments. If the property was your main home, see Pub. 523 to figure any taxable gain or ordinary income.

Future developments. For the latest information about developments related to Form 1099 C and its instructions such as legislation enacted after they were published go to www.irs.gov/Form1099C.

Free File Program. Go to www irs pov.FreeFile to see if you qualify for no-cost utiline federal tax preparation, e-filing, and direct deposit or payment options.

jeremiah-matthew:anderson 3634 Watermelon Lane New Smyrna Beach FL 32168

WESTLAKE FINANCIAL 4751 Wilshire Blvd #100. Los Angeles, CA 90010

AFFIDAVIT

NOTICE OF BILLING ERROR

NOTICE TO AGENT IS NOTICE TO PRINCIPAL NOTICE TO PRINCIPAL IS NOTICE TO AGENT

Date: 08/19/2024

The undersigned Affiant, jeremiah-matthew:anderson, hereinafter, "Affiant" does solemnly swear, declare andstate as follows:

Pursuant to 12 CFR 1026.13 - Billing Error Resolution

I, Jeremiah Anderson, dispute account number 13387303 in the amount of \$4129.93 have submitted correspondence to WESTLAKE FINANCIAL to rectify this matter and it has yet to be resolved.

Please furnish documentary endence in accord with 15 U.S. Code 44 of record of accounts where WESTLAKE FINANCIAL awarded me, Jeremiah Anderson, with any payment pertaining to this alleged debt.

Pursuant to 15 U.S. Code 1666b(a)

Notice, it is a fact that affiant is aware 15 U.S. Code 1637(b)(2)(a) refers to a request to resolve a billing error by providing all documentary evidence for clarification of who funded this account and whose obligation it is to pay this alleged debt on this account.

. Until then WESTLAKE FINANCIAL cannot report late payments in accordance with the regulations of the Bureau 12 CFR (3).

Pursuant to 15 U.S. Code 1666(e)

If the creditor does not provide all documentary evidence as defined under 15 U.S. Code 44 this will result in a billing error and the creditor forfeits all rights to collection on the amount that has been identified in dispute.

Notice, it is fact affiant is aware that without resolving this billing error the creditor has legally agreed to forfeit all rights to collect on the amount in dispute pursuant to 15 U.S. Code 1666(e).

Pursuant to 12 U.S. Code 5562(c)(10) - Production of Document Material

Notice, it is fact affiant is aware the consumer has the right to request the money audit trail. I am requesting this documentary material in accordance with 12 U.S. Code 5562(c)(10) to address this subject matter. Without this documentary evidence, there is no evidence of this alleged debt.

Pursuant to 12 U.S. Code 1831n(2)(a) - GAAP Audit Trail, Accounting and Insurance

Notice, it is fact affiant is aware the consumer has the right to request the GAAP Audit Trail in accordance with 12 U.S. Code 1831n(2)(a) and without this documentary evidence to properly address this subject matter, there is no evidence of this alleged debt.

Pursuant to 16 CFR 433.3(b)(4) a contract which in a contract which includes a waiver, condition or limitation for a debtor to assert rights for claims or defense against a seller is void.

Notice it is fact in accordance with 15 C.F.R. 433.3(b)(4) I the affiant has reason to believe and do so believe a contract cannot and does not constitute as documentary evidence or contain a negotiable instrument or contain any waiver, limitation, term, or condition which has the effect of limiting a consumer such as I, Jeremiah Anderson, the affiant any right to assert against any holder of a contract with any and all legally sufficient claims and defense which could be asserted against the seller of goods and services and in all subject matter pursuant 16 C.F.R. 433.3(b)(4) said contract is unenforceable and void.

Notice in fact a contract has not given the consumer the full disclosure of said contract with any written, oral, known or unknown subject matter shall not constitute as documentary evidence.

The affiant has reason to believe and does so believe WESTLAKE FINANCIAL has failed to meet all requirements established in 16 C.F.R. 433.2(a).

Furthermore WESTLAKE FINANCIAL used my open ended credit plan in accordance to 16C.F.R. 433.2(a) to furnish which furthermore proves they did not extend credit to me in regard to this alleged debt.

Pursuant 15 U.S. Code 1692e(2) false character, amount, or legal status of any debt.

Notice it is fact that I the affiant am aware that the false character of the amount of this alleged debt is in violation of 15 U.S. Code 1692e(2)(a). Affiant has proof of this violation as WESTLAKE FINANCIAL alleges I owe an alleged debt , yet the account shows the billing in a positive amount. How can I pay into an account which is already positive? This is in violation of TILA.

Pursuant to 18 U.S. Code 8 - Obligation or Other Security of the United States

Notice in fact that affiant is aware that all obligations of debt are the responsibility of the United States.

Please adjust this account to a zero balance and return all funds paid into this alleged debt, including payments of interest, downpayment, etc. You have 10 days of receiving this notice to comply. If you cannot provide all documentary evidence requested then you have agreed to the terms of this notice.

I have included a copy of the bill as proof of a billing error. See Exhibit 1.

California Rule

California, in the minority of states, applies the mailbox rule to option contracts as well. In Palo Alto v. BBTC Co., 11 Cal.3d 494 (1974), the Court held, "In California the "effective upon posting" rule has received legislative sanction and is the declared policy of this state.

Aspreviously explained, when the notice of exercise of the option is viewed as an acceptance of an irrevocable offer, such notice is clearly covered by section 1583.

"Notice to Agent Notice Knowledge U.C.C 1-202

Respectfully

All Rights Reserved Without Prejudice - U.C.C. 1-308

Name:			

Executor Of The Estate Authorized Representative

Certificate of Acknowledgement The State of Florida County of Volusia (notary attached)

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVER A. Signature	Y Agent
 ■ Complete items 1, 2, and 3. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailplece, or on the front if space permits. 1. Article Addressed to: ■ CARCE FIVANCIA USUS DESTURED 	B. Received by (Printed Value) D. Is delivery address different from item 12. If YES, enter delivery address below:	☐ Addressee Date of Delivery ☐ Yes ☐ No
10. Marchell CA 9005/ 9590 9402 8834 4005 4784 4/	nature nature Restricted Delivery Mail® Collect on Delivery Collect on Delivery Restricted Delivery Collect on Delivery Restricted Delivery	rity Mail Express® istered Mail™ istered Mail™ stered Mail Restricted very nature Confirmation™ nature Confirmation stricted Delivery
2. FI 981 126 153 US PS Form 3811, July 2020 PSN 7530-02-000-9053	In Inclined Mail Hestrictor Don't	stic Return Receipt

Tracking Number:



Copy Add to Informed Delivery

Scheduled Delivery by

TUESDAY

20 August 6:00pm ()

Your item was delivered to an individual at the address at 3:36 pm on August 20, 2024 in LOS ANGELES, CA 90054 to 90054 EXPRESS MAIL. The item was signed for by J L.

Get More Out of USPS Tracking:

USPS Tracking Plus®

Delivered

Delivered, Left with Individual

LOS ANGELES. CA 90054 August 20, 2024, 3:36 pm

Arrived at Post Office

LOS ANGELES, CA 20001 August 20, 2024, 11:26 am

Arrived at USPS Destination Facility

LOS ANGELES, CA 90045 August 20, 2024, 7:46 am

Departed USPS Regional Facility

ORLANDO FL DISTRIBUTION CENTER August 19, 2024, 9:26 pm

Arrived at USPS Regional Origin Facility

ORLANDO FL DISTRIBUTION CENTER August 19, 2024, 6:57 pm

USPS in possession of item

PORT ORANGE, FL 32127 August 19, 2024, 2:26 pm

Hide Tracking History

What Do USPS Tracking Statuses Mean?

DEBT VALIDATION REQUEST

FROM:

Jeremiah Anderson 3634 Watermelon Lane New Smyrna Beach FL 32168 TO:

Westlake Financial Svc PO Box 54807 Los Angeles California 90054-0807

Sent Priority with Tracking #9405 5/18 195 6/492 66/1/75

THIS NOTICE AND ENCLOSURES ARE A PRIVATE COMMUNICATION BETWEEN THE PARTIES AND CONSTITUTES DUE PROCESS IN ADMINISTRATIVE PROCEDURE. NOTICE TO AGENT IS NOTICE TO PRINCIPAL NOTICE TO PRINCIPAL IS NOTICE TO AGENT. APPLICABLE TO ALL SUCCESSORS AND ASSIGNS.

Re: Account for 15882303

I. NOTICE OF VALIDATION REQUEST

You are hereby in receipt of notice, per 15 U.S. Code § 1692, that the above referenced file number and alleged debt, in part, or in whole, is now officially <u>disputed</u>. By the authority of the Fair Debt Collections Practices Act (FDCPA), all activities on this account must cease until resolved. I affirm that said account(s) contain fraudulent or incorrect information. Transactions were not incurred by me nor any person with my authority, either expressed, implied, or apparent.

You are obligated by 15 U.S. Code § 1681i and § 1692e(8) to inform all credit reporting agencies (CRA) or Credit Bureaus (CB) of the dispute. Further, verification, as of today, with the CBs or non-action of these requests is in violation of the FCRA and the FDCPA and is subject to fines.

Verification and validation are demanded. Verification and validation are very different terms and ideas. Verification is making sure one actually owes the debt, see Chaudhry v. Gallerizzo, 174 F.3d 394 (4th Cir. 1999). The definition of verification according to Black's Law Dictionary is "...averment that the party pleading is ready to establish the truth of what he has set forth. ... The examination of a writing for the purpose of ascertaining its truth; or a certificate or affidavit that it is true..." The court said "Confirmation of the correctness, truth, or authenticity of a pleading, account, or other paper, by an affidavit, oath, or deposition." McDonald v. Rosengarten, 134 III. 126, 25 N.E. (1890); and Summerfield v. Phoenix Assur Co. (C. C.) 65 Fed. 296 (1922); and Patterson v. Brooklyn, 6 App Div. 127, 40 N.Y. Supp. 581 (1898).

Validation is for disputing a debt, stopping account activities until the debt has been confirmed, see Spears v. Brennan, 745 N.E. 2d 862 Ind. App. (2001). The definition of validation according to Black's Law Dictionary is "assessing an action to determine it is complete, correct, implemented, and delivering the correct outcome."; Oxford states it as "to check or prove the validity or accuracy of something"; Merriam-Webster says, "to show the existence or truth of, by evidence."

II. VERIFICATION AND VALIDATION REQUIREMENTS

The demands are, but not be limited to:



Safe Ship 3817 South Nova Rd

Port Orange FL 32127 386-336-9996

SRV10

i voice#: 10248 Clerk BARBARA

10/21/2024 16:21

Anderson Jeremiah Description Sytter Price St. E-iPrice Priority Mail USPS-PRI 14.70 1 14.70 Westlake Financial Service Po Box 54807 Los Angeles, CA 90054 USPS FlatR Env Pri Tracking# Package IE# 0129425 Dimensions 13in X Iin X 10in. Notary Services NOTARY 10 00 1 10.00 ANMERITATION CONTRACTOR OF THE CONTRACTOR Sub-Total \$24.70 Sales Tax. 90 00 524 70 Total. CCard Charge: \$24.70 Approval Number 072116

Unless otherwise stated, all parcels will have a declared vi-This store will not be liable for: (1) Payment of a claim that Customer agrees to pay fees assessed by the carrier for

I HAVE READ AND UNDERSTAND THIS ACKNOWLE.

*******9512 ALIFF/LACEY

I agree to pay the above total amount according to the card issuer agreement (merchant agreement if credit voucher)

Reference ID Number.

au for your patronage at

Tracking Number:

Copy Add to Informed Delivery

Latest Update

Your item was delivered to an individual at the address at 6:39 pm on October 24, 2024 in LOS ANGELES, CA 90054.

Get More Out of USPS Tracking:

Lo USPS Tracking Plus

Delivered

Delivered, Left with Individual

LOS ANGELES CA 90064 October 24, 2024, 6:39 pm

Arrived at Post Office

LOS ANGELES, CA 20001 October 24, 2024, 6 17 am

Arrived at USPS Regional Destination Facility

LOS ANGELES CA DISTRIBUTION CENTER October 23, 2024, 9:41 pm

In Transit to Next Facility

October 23, 2024

Arrived at USPS Regional Origin Facility

LAKE MARY FL DISTRIBUTION CENTER October 22, 2024, 7-13 pm

USPS picked up item

PORT ORANGE, FL 32127 October 22, 2024, 4:07 pm

Pre-Shipment, USPS Awaiting Item

October 21, 2024

Hide Tracking History

What Do USPS Tracking Statuses Mean?

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



Jeremlah Anderson 3634 Watermelon Lane New Smyrna Beach, FL 32168



November 15, 2024

Jeremiah Anderson 3634 WATERMELON LANE NEW SMYRNA BEACH, FL 32168

VIA U.S. MAIL ONLY

RE: Debt Validation

Dear Jeremiah Anderson,

We have received your correspondence wherein you requested validation of your account with us. Enclosed please find a copy of your Retail Installment contract and detailed Payment History.

If you have any questions or concerns, please feel free to contact our Customer Service Department at (888) 739-9192, Monday through Friday 5:00 AM to 9:00 PM. Saturday and Sunday 5:00 AM to 2:00 PM. All hours are Pacific Standard Time.

Thank you,

Customer Service Westlake Financial Services (888) 739-9192 www.westlakefinancial.com