

1- There is a court date—July 29, as you can see on the attached print.

2- You are suing me, why are you interrogating me instead of the court? Why do you send a letter telling me that it is offered a due date and will proceed with the court without further notice? You already filed the case, and I do have to go to court on July 29. Why did you not include the return date on the initial questionnaire?

3-The letter that you sent me did not have a return date. Please read it.

4-There question that you asked in the interrogation is not related to the situation. The fact that the person could not pay the bills does not make them a criminal. I am not a criminal; the law also protects who cannot pay the bill as you may know better than me.

5- Why is interrogating questions not clear and direct to the point?

6-If you wanted to resolve this, would you send me a letter before sue me offering payment planning or payment, or return my wife calls related to the without on the bank. Did you know that the collection company set up a withdrawal payment ( my wife's credit card) and never returned the calls when she closed the debit card?

7- Do you know that you are claiming an incorrect amount because it needs to deduct the amount that I paid to the collection company?

It is not fair to interrogate by a person suing me; I expect to be interrogated by the court.

8- Harassment like your company did in the past is illegal, and I did not know that. For this reason, my wife set up the payment plan. I owe you, and I am not refusing to pay, but the law is fair. The complete amount has late fees and annual fees but needs to deduct the amount that my wife paid to the collection company.

9-If you explain why you are interrogating me instead of the court, or any letter that the court authorized you to ask me for that question, I will cooperate, but without knowing the reason and with the court date for July 29. I use my right not to answer without the presence of a lawyer to defend me. I will look for a free or affordable lawyer. Please keep this letter for future reference.

10-Keep the above questions for future reference, and I would like to receive the answer before July 29.

Luciano Santos.