

**From:** Kayla, The Hauskeep help@thehauskeep.com  

**Subject:** Disputed Account #06417207

**Date:** May 27, 2025 at 6:04 PM

**To:** issues@getjobber.com, Jennifer Hannusch jennifer.hannusch@trustaltus.com

**Cc:** consumer@dfpi.ca.gov, complaints@ftc.gov, Kayla C kaylacollins3@icloud.com, support@getjobber.com

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Dear Jobber Risk Department & Altus Receivables,

Attached is my Final Rebuttal and Notice of Escalation regarding Case #06417207, tied to the disputed debt claimed against The Hauskeep.

As detailed in the attached document, this alleged balance originated from a fraudulent ACH reversal initiated by a third party impersonating a client. Despite multiple written communications, no proper validation has been provided. A basic invoice and unsigned service agreement do not meet legal standards for debt verification under applicable law.

Moreover, your continued threats of legal action and credit damage — while this dispute remained unresolved — constitute violations of the Fair Debt Collection Practices Act (FDCPA), the California Rosenthal Fair Debt Collection Practices Act, and additional consumer protection statutes. You were notified of the dispute in writing, and collection activity was formally requested to be paused.

Your assertion that FDCPA protections do not apply due to the alleged “commercial” nature of the account is both legally unsupported and misleading. While the federal FDCPA typically governs consumer debts, California Civil Code §1788.17 explicitly incorporates FDCPA provisions and does not exempt commercial accounts where unfair, deceptive, or harassing conduct is involved.

Further, your repeated threats to report to consumer credit bureaus contradict your own commercial classification — a contradiction that further increases your liability under both federal and California law.

I am demanding the following within 48 hours:

- Immediate cease of all collection activity
- Written confirmation that this debt is officially marked as disputed
- Full withdrawal of any referral to credit bureaus or third-party collectors
- Confirmation that no further action will be taken

Failure to comply will result in formal complaints to the CFPB, DFPI, FTC, and the California Attorney General, and may lead to civil litigation to recover statutory and actual damages — including a separate compensation demand for reputational harm, emotional distress, and negligence.

All prior communications, fraud evidence, delivery records, and dispute history are retained as part of the legal case file.

Thank you for confirming receipt of this final notice.

Sincerely,

Kayla Collins

Manager, The Hauskeep


Owned by Reclaim Faith-Based Trust

 Attachment

Final\_Rebuttal\_Notice\_Signed\_D  
ated.pdf.pdf



Sent from my iPhone

**From:** Charlie L (Support) issues@getjobber.com   
**Subject:** Update for ticket #949990  
**Date:** May 28, 2025 at 5:29 AM  
**To:** KAYLA COLLINS help@thehauskeep.com



##- Please type your reply above this line -##

Your ticket# (949990) has been updated. To add additional comments, reply to this email.





**Charlie L (Jobber)**

May 28, 2025, 06:29 MDT

Hi Kayla,

Thanks for reaching out regarding your negative balance of **\$2,137.21**. As previously mentioned, a dispute happens when a client questions a payment from their credit card statement with their bank (credit card company). The bank will create a formal dispute which reverses the payment amount from your connected bank account, and that payment amount is held by Stripe (our payment processor) or may be given back to the client until the dispute has an outcome. **Jobber has no control over this process**. Your business, The Hauskeep Inc, received 2 chargebacks as noted below.

#### Disputes

SC NAME	OBJECT	DISPUTED AMOUNT	DISPUTE ID	TRANSACTION DATE	STATUS	STRIPE TRANSACTION	DISPUTE REASON	DISPUTE DATE	RESPOND BY
Eric Palencia	Invoice #61	\$1,559.80	MTY3MTYx	2025 06 Mar 07:04	lost	Stripe 	debit_not_authorized	2025 28 Mar 02:18	Invalid date
Eric Palencia	Invoice #61	\$599.00	MTY3MTYw	2025 23 Feb 10:00	lost	Stripe 	debit_not_authorized	2025 28 Mar 02:17	Invalid date

**The dispute process is not set-up by Jobber.** These guidelines are provided by Card associations like Visa, Mastercard etc. When a dispute is initiated, the funds are removed from the merchants account until the dispute is resolved. If you were to win the dispute, the funds would be returned back to you. If not, they would go to the customer who started the dispute. These guidelines have to be followed to exist in the credit card eco-system. As long as you are taking payments through credit card, there is a risk of chargebacks happening and funds being removed. In this instance, On March 28th, Unfortunately, **the payment provider does not allow you to submit evidence for this type of dispute (debit not authorized)**. Therefore, the disputed amounts were not returned to you.

**That being said, you are required to repay Jobber as funds were reversed when the dispute was initiated and you did not have funds in your Stripe balance or connected**

bank account to cover for the reversal. When you activate your Jobber account, you agree to take full responsibility for refunds and chargeback related disputes. Details are available in our [Terms of Service](#). Unfortunately, despite our efforts, you were unwilling to resolve the outstanding balance with us which resulted in your account being forwarded to our Third Party Collection Agency (Altus) for further collection proceedings.

Please use this [INVOICE LINK](#) to resolve the owed balance. You can also contact Altus to make payment arrangements by visiting their [website](#) or calling the following number, Toll-Free (US & Canada) 833-563-2707.

Sincerely,



**KAYLA COLLINS**

May 27, 2025, 19:05 MDT

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Sincerely,

Kayla Collins

Manager, The Hauskeep

Owned by Reclaim Faith-Based Trust

 Attachment

Sent from my iPhone

Attachment(s)

[Final\\_Rebuttal\\_Notice\\_Signed\\_Dated.pdf.pdf](#)

This email is a service from Jobber. Delivered by [Zendesk](#)

Disputes

NAME	OBJECT	DISPUTED AMOUNT	DISPUTE ID	TRANSACTION DATE	STATUS	STRIPE TRANSACTION	DISPUTE REASON	DISPUTE DATE	RESPOND BY
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Principia	Invoice #61	\$599.00	MTY3MTYw	2025 23 Feb 10:00	lost	Stripe <a href="#">↗</a>	debit_not_authorized	2025 28 Mar 02:17	Invalid data