



From: Kayla, The Hauskeep help@thehauskeep.com  
Subject: Final Rebuttal Statement – Disputed Account #06417207
Date: May 27, 2025 at 6:02 PM
To: support@getjobber.com, Jennifer Hannusch jennifer.hannusch@trustaltus.com
Cc: consumer@dfpi.ca.gov, complaints@consumerfinance.gov, complaints@ftc.gov, Kayla C kaylacollins3@icloud.com, issues@getjobber.com

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...pdf.pdf