

- Refusing to produce a signed agreement showing authority to collect

- Threatening legal action and credit damage

- Sending repeated payment links despite the dispute

- Disregarding my instruction to communicate in writing only

These actions caused emotional distress, disruption to my business, and reputational harm. SETTLEMENT DEMAND: \$10,000 To avoid formal legal action, I am willing to accept \$10,000 in compensation, which reflects: - \$2,000 statutory damages (FDCPA + Rosenthal Act) - \$4,000 actual damages - \$4,000 punitive damages **DEADLINE: 48 HOURS** If I do not receive written confirmation of your agreement to resolve this matter within 48 hours, I will immed 1. File a formal complaint with the CFPB, California DFPI, and FTC 2. File a lawsuit in California Small Claims Court for \$12,500+ 3. Request full discovery of your internal records and communications under penalty of law This is your final opportunity to resolve this voluntarily. All communication is being archived. Sincerely, Kayla Collins

Manager, The Hauskeep

help@thehauskeep.com

559-302-0057