

NOTICE OF ERROR AND DEMAND FOR REMEDY

Date: May 8, 2025

To: Goodleap
8781 Sierra College Blvd
Roseville, CA, 95661

From: Bull Axiom L.L.C
1510 N State St. Suite 300
Orem, Utah 84057

Subject: Notice of Error – Malicious Lending Practices and Failure to Provide Itemized Disclosure

Ref: Charlie Roulhac, 1208 Mississippi Ave, Lynn Haven, FL 32444

To Whom It May Concern,

Let this serve as formal notice of grievous errors and misconduct on your part, including but not limited to malicious lending practices and the deliberate failure to provide an itemized disclosure as required by law. The actions and omissions outlined herein represent a breach of your fiduciary duty, a violation of applicable laws, and a willful attempt to obscure material facts essential to this transaction.

Specific Errors and Allegations

Malicious Lending Practices

- Evidence of predatory or deceptive terms was embedded in the lending agreement, designed to exploit the Borrower's financial position and create unjust enrichment for the Lender.
- The loan was structured to impose unconscionable terms and hidden charges, contrary to principles of good faith and fair dealing.

Failure to Provide Itemized Disclosure

- Despite multiple requests, you have failed to provide a complete, itemized breakdown of all charges, fees, interest rates, and other financial terms associated with the loan.
- Such omission constitutes a violation of Federal Statute, Truth in Lending Act, which mandates transparency in financial transactions.

Deceptive Representations and Omissions

- Material misrepresentations were made regarding the terms of the loan and repayment

obligations.

- Critical information was withheld at the time of agreement, resulting in an uneven bargaining position and unjust enrichment on your part.

DEMAND FOR IMMEDIATE REMEDY

In light of the above, We hereby demand:

1. A complete and itemized disclosure of all financial terms, charges, fees, and costs associated with the loan within 15 days of the receipt of this notice.
2. Immediate rectification of any unlawful, excessive, or undisclosed charges, accompanied by proof of recalculated balances.
3. A written explanation addressing the allegations of malicious lending and confirming compliance with all federal and state laws governing lending practices.

NOTICE OF INTENT TO PURSUE LEGAL ACTION

Should you fail to comply with this demand, We reserve the right to pursue all remedies available under the law, including but not limited to:

- Filing a complaint with the Consumer Financial Protection Bureau (CFPB) and other regulatory bodies;
- Initiating a lawsuit for damages arising from your conduct, including punitive damages for bad faith and malicious intent;
- Seeking injunctive relief to prevent further harm to our client.

You are hereby advised to preserve all records, communications, and documents related to this matter as they may be subject to discovery in pending or future litigation.

This Notice of Error is not to be construed as a waiver of any rights, remedies, or defenses available to our client, all of which are expressly reserved.

Govern yourself accordingly.

Sincerely,
Bull Axiom L.L.C