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| In Re the Matter of: | { | |
| NOAH ALEXANDER WORCESTER | } | |
| Zoey Ann Bobbitt-Worcester | { | Case number: |
| | } | Division: |
| Vs | {. | |
| COAST PROFESSIONAL INC | { | Judge: |

OVERVIEW OF DISPUTED TREASURY OFFSET AGAINST PLAITIFF

Noah Alexander Worcester, a Pro Se Litigant in the above case, comes before the Court and Department of Treasury to submit his overview of the Dispute above.

SUMMARY OF EVENTS

1. On or around the 11th of May, 2015, Noah Alexander Worcester (referred to as Plaintiff) contacted the company “Coast Professional Inc” to submit payment on the Student Loans held in his name.
 - a. During conversations with multiple representatives from Coast Professional Inc, Plaintiff was informed that due to his income, he was eligible for a specific repayment and loan rehabilitation plan.
 - b. Plaintiff submitted an initial payment for \$100.00 to Coast Professional Inc for the purpose of entry into said repayment and loan rehabilitation plan.
 - c. Plaintiff agreed to entry into said payment plan, and submitted to Coast Professional Inc the following information:
 - d. His Net and Gross income.
 - e. The name of his bank, account numbers and routing numbers for said bank, and the recurring dates and times for payments to be automatically withdrawn by Coast Professional Inc from said bank.
2. Plaintiff’s bank is obligated to process automatic withdraws without regard to the balance held in said bank by Plaintiff.
3. On or around the 10th of August, 2015, Plaintiff was alerted by multiple family members that a debt collector named Coast Professional had been in contact with them in regards to Loans held in Plaintiff’s name.
 - a. After re-contacting Coast Professional, Plaintiff was told that his rehabilitation agreement had not been processed, even though
 - b. Plaintiff’s bank statements showed that Coast Professional had successfully withdrawn multiple charges from his bank.

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- c. Coast Professional INC told Plaintiff that in order for his rehabilitation agreement to be “Formally” processed, he would need to supply Coast Professional INC with physical documentation of his income.
 - d. Plaintiff attempted to submit said documentation to Coast Professional via facsimile, however his attempts to connect to their publically listed facsimile numbers were not successful for the following reason:

“Dialed Fax number with no answer.”
4. Plaintiff again submitted to Coast Professional the following information during a recorded phone conversation.
 - a. Plaintiff’s bank name, bank routing and account numbers.
 - b. His verbal agreement to the terms of the rehabilitation agreement
 - c. A monthly date on which payments would be posted from his account.
 - d. Plaintiff then submitted, via mail, the documentation requested by Coast Professional for the “Formal” entry of his student loans into the Rehabilitation Repayment program referred to above.
5. On or around the 3rd of march, 2016, Plaintiff was alerted by the third party “Turbo Tax” that both his Federal and State refunds had been offset. No reason was given for this offset.
6. Through extensive investigation, Plaintiff discovered that the organization Coast Professional Inc had never processed his documentation for entry into the Loan Rehabilitation Agreement referred to above leading to the entry and execution of a Treasury Offset against Plaintiff’s federal and state tax return.
7. Plaintiff had never received any documentation regarding:
 - a. A notice of a pending treasury offset.
 - b. A statement issued by any organization regarding the offset before or after its execution.
 - c. A notice by Coast Professional of the failure of his loans to be “Formally” entered into the Rehabilitation program referred to above.
 - d. A notice documenting the amount of the Treasury Offset applied to his Student Loans.

STATEMENTS TO THE DEPARTMENT OF TREASURY REGARDING THIS CASE

8. Plaintiff has reason to believe that the conduct of Coast Professional Inc in this matter is unethical, for by processing payments on student loans using Informal Repayment Contracts, but never entering the repayment plan into any system, they are able to assure that the student loans they

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service will remain in default until the execution of a Treasury Offset, Federal Wage Offset, or other garnishment is issued.

9. Plaintiff has reason to believe that Coast Professional Inc does not have the infrastructure to process the documents requested of him, as his attempts to submit these documents via facsimile and postal mail have been unsuccessful.
10. As of May 25th, 2016, Plaintiff has switched Loan Servicers through Loan Consolidation, and currently is in Repayment on his Student loans to his current Loan Servicer: Fedloans.
 - a. Plaintiff is not in Default, or late on any payments to Fedloans and
 - b. no longer has a balance with Coast Professional Inc.

REQUESTS OF THE DEPARTMENT OF TREASURY IN THIS CASE

1. Plaintiff respectfully requests that the Department of Treasury refund the Offset which had been executed against Plaintiff's Federal and State tax returns.
2. Plaintiff respectfully requests that the Department of Treasury review the attached documents which show Coast Professional's automatic withdraws (increments of \$5.00) from his bank account regularly.
3. Should more information be needed for the processing of Plaintiff's Pleadings and Requests for Review, Plaintiff requests that requests for information be sent via facsimile to the number below, or by postal mail to the address below.

Respectfully Submitted,

Noah Alexander Worcester

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