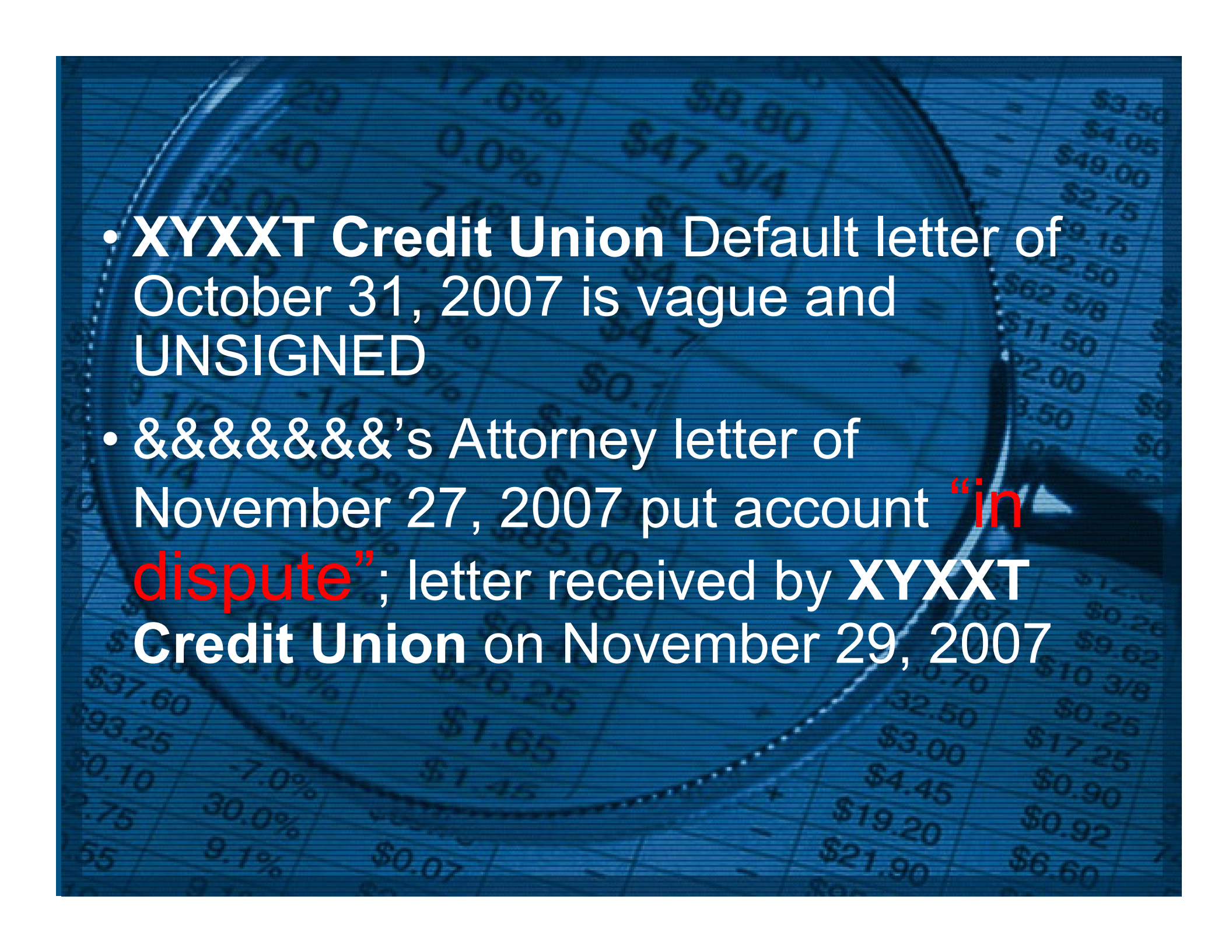




**XYXT Credit Union
And
&&&&&&&**

Possible Causes of Action

- Multiple \$25 charges for returned checks when POSITIVE balance in account
- &&&&&& and wife turned down for home loan
- Unauthorized closing of account
- Back-door reopening of account for the benefit of **XYXXT Credit Union**
- Violation(s) of the Consumer Credit Protection Act (**15 U.S.C. 1611**)

- 
- The background of the slide is a blue-tinted financial chart. It features a large circular gauge or dial in the center, with various numerical values and percentages scattered around it. The text is overlaid on this background.
- **XYXXT Credit Union** Default letter of October 31, 2007 is vague and **UNSIGNED**
 - &&&&&&&'s Attorney letter of November 27, 2007 put account **“in dispute”**; letter received by **XYXXT Credit Union** on November 29, 2007

October 31, 2007

Member Credit Union
[REDACTED]

[REDACTED]

RE: 2' [REDACTED]

DEAR [REDACTED],

You are in default under your loan agreement(s) with [REDACTED] Union because you have failed to make payments as they have come due. The Credit Union has become insecure in your ability to repay your loans and believes that your ability to repay has been endangered by this action.

In the event that the terms of default are not cured within (14) days from the date of this letter, please be advised that [REDACTED] Union will then accelerate the maturity of your loan. At this time any unpaid balance, including principal, accrued finance charges and fees shall become due and payable. In order to cure the terms of default it will be necessary for you to pay all past due amounts together with any additional amounts which may become due prior to your payment and provide the Credit Union with such information as it may be required in order to establish your ability to repay what you owe.

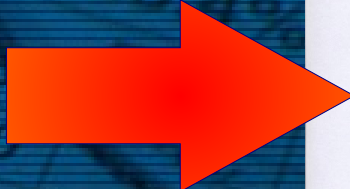
Payments of less than the amount needed to cure will be credited to your loan. However, this amount paid will not be accepted in lieu of the amount required to cure the default. The amount to cure must be paid within the time limit prescribed or the credit union may proceed with its remedies at law.

"Any partial payment received will be applied to your loan, but will not cure the default described above or prevent the acceleration of your loan."

PLEASE CALL (915) [REDACTED] AND GIVE THIS MATTER YOUR IMMEDIATE ATTENTION.

Yours truly,

COLLECTION DEPARTMENT



DAVID J. FERRELL, PLLC

ATTORNEY & COUNSELOR AT LAW
10514 MONTWOOD DRIVE
EL PASO, TEXAS 79935-2703
(915) 594-8000
FAX (915) 594-8570
WEBSITE HTTP://WWW.ELPASOLAW.ORG
LEGAL ASSISTANT - ROSALINDA ROSPRIM
LEGAL ASSISTANT - DEBBI ORTEZ

November 27, 2007

Certified Mail No. 7005 1020 0001 0200 7005
Return Receipt Requested

Under your loan agreement(s) with West Texas Credit Union, you have failed to make payments as they have come due. This has become insecure in your ability to repay your loans and your ability to repay has been endangered by this action.

Re: 2700 10 - G
Dear Mr. C:

Please be advised that I represent [redacted] who is a member of your Credit Union.

It has come to my attention that you sent him a letter dated October 31, 2007, see attached copy. My client has also sent me a letter asking me to review the assertions contained in that letter which include possible discrimination, misrepresentation and improper notice.

Mr. [redacted] has instructed me to attempt to ameliorate this situation and has asked me to set a meeting for you, him, me and your attorney.

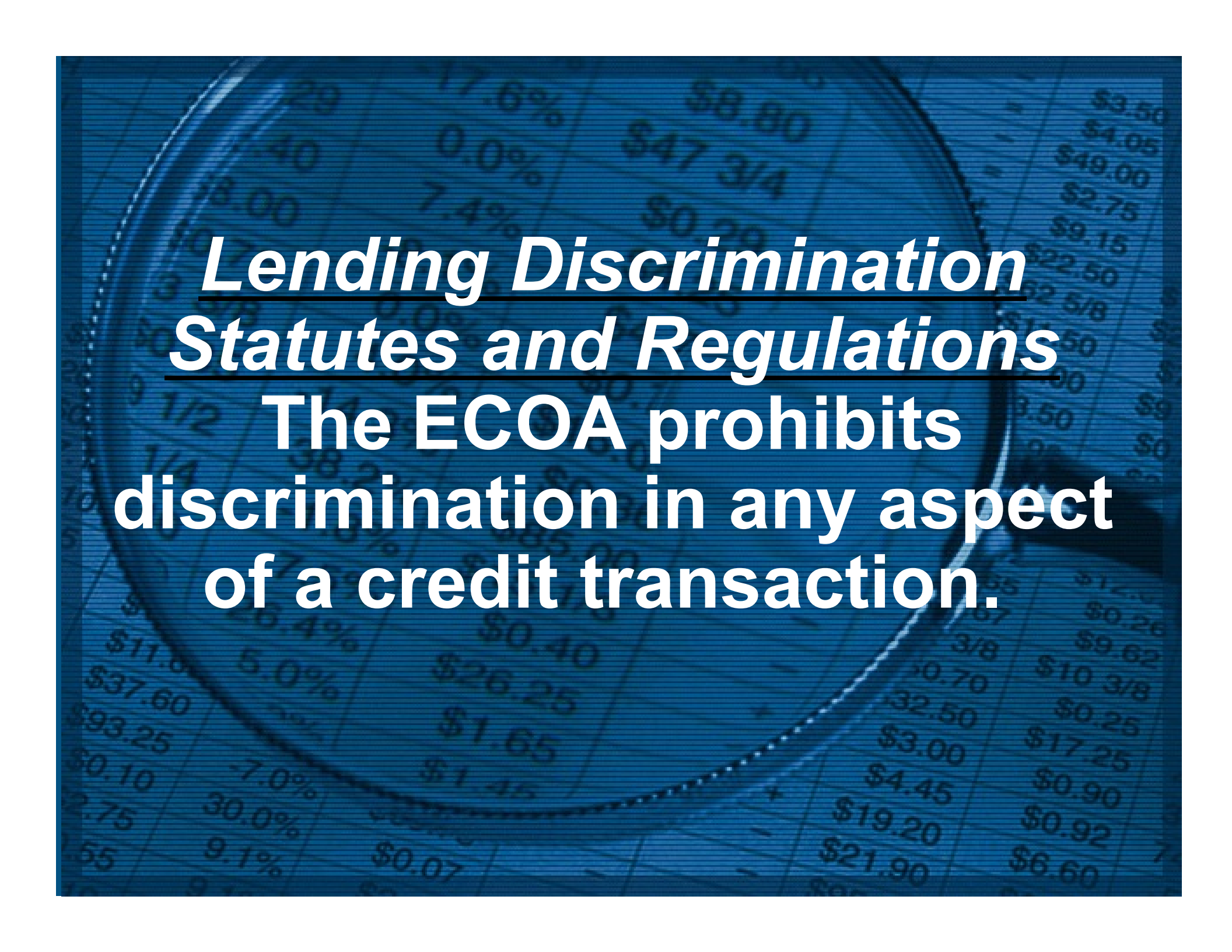
Please consider this at your soonest opportunity to resolve these issues of which

Enclosure
DJF:rr
cc: [redacted]

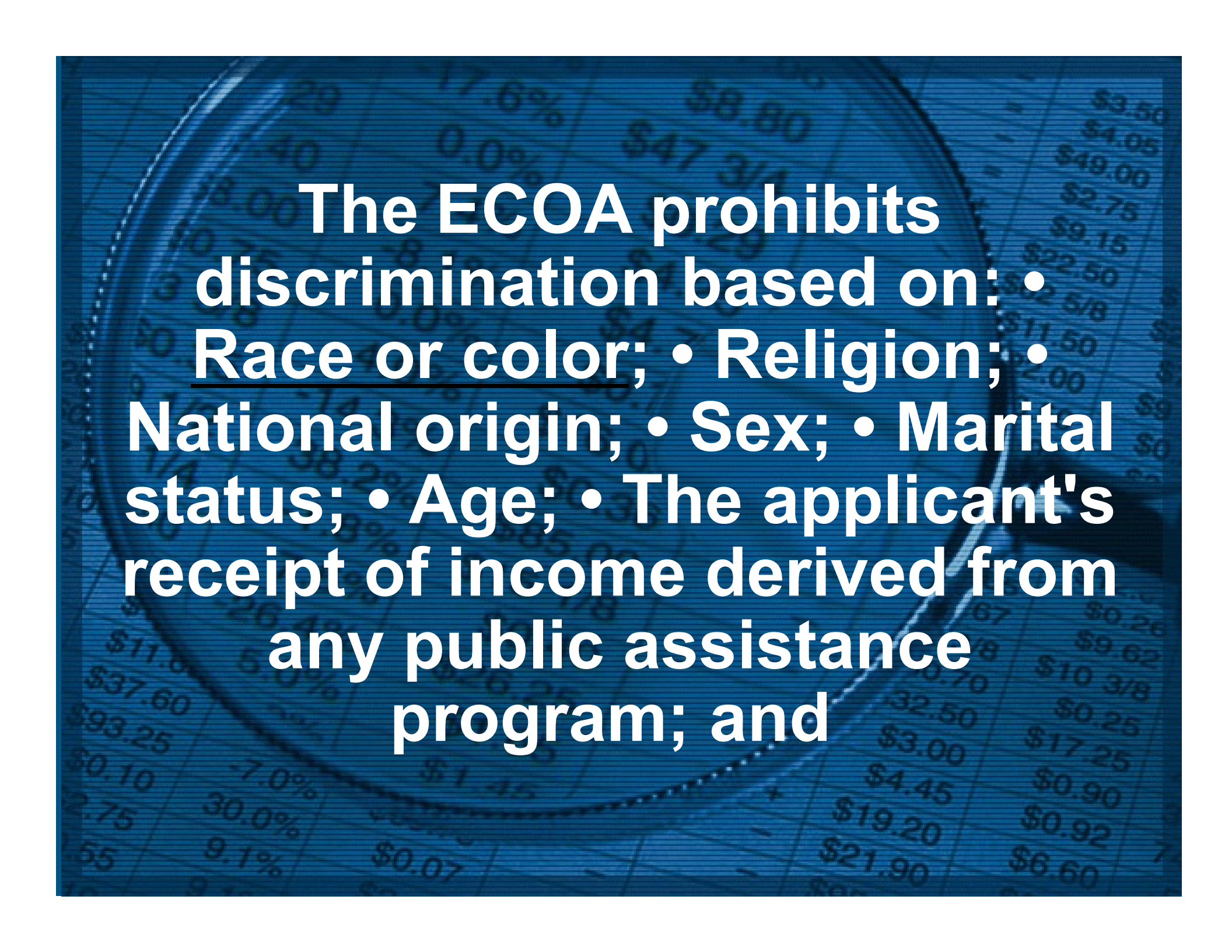
SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<input type="checkbox"/> Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. <input type="checkbox"/> Print your name and address on the reverse so that we can return the card to you. <input type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature <input checked="" type="checkbox"/> [redacted]	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
1. Article Addressed to: [redacted]		B. Received by (Printed Name) [redacted]	C. Date of Delivery KW 2 9 2007
		<input type="checkbox"/> If delivery address different from item 17 If YES, enter delivery address below:	<input type="checkbox"/> Yes <input type="checkbox"/> No
		3. Service Type <input type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail	<input type="checkbox"/> Express Mail <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D.
		4. Restricted Delivery? (Extra Fee)	<input type="checkbox"/> Yes
2. Article Number (Transfer from service label) [redacted]		102995-02-M-15	

PS Form 3811, February 2004 Domestic Return Receipt

- &&&&&&& THREATENED by XYXXT Credit Union with Criminal Action, District Attorney involvement
- After notification by attorney letter received by XYXXT Credit Union on November 29, 2007, XYXXT Credit Union commissioned a Repo Man, ODO MA to repossess &&&&&&&'s vehicle. The claim was clearly IN **DISPUTE.**

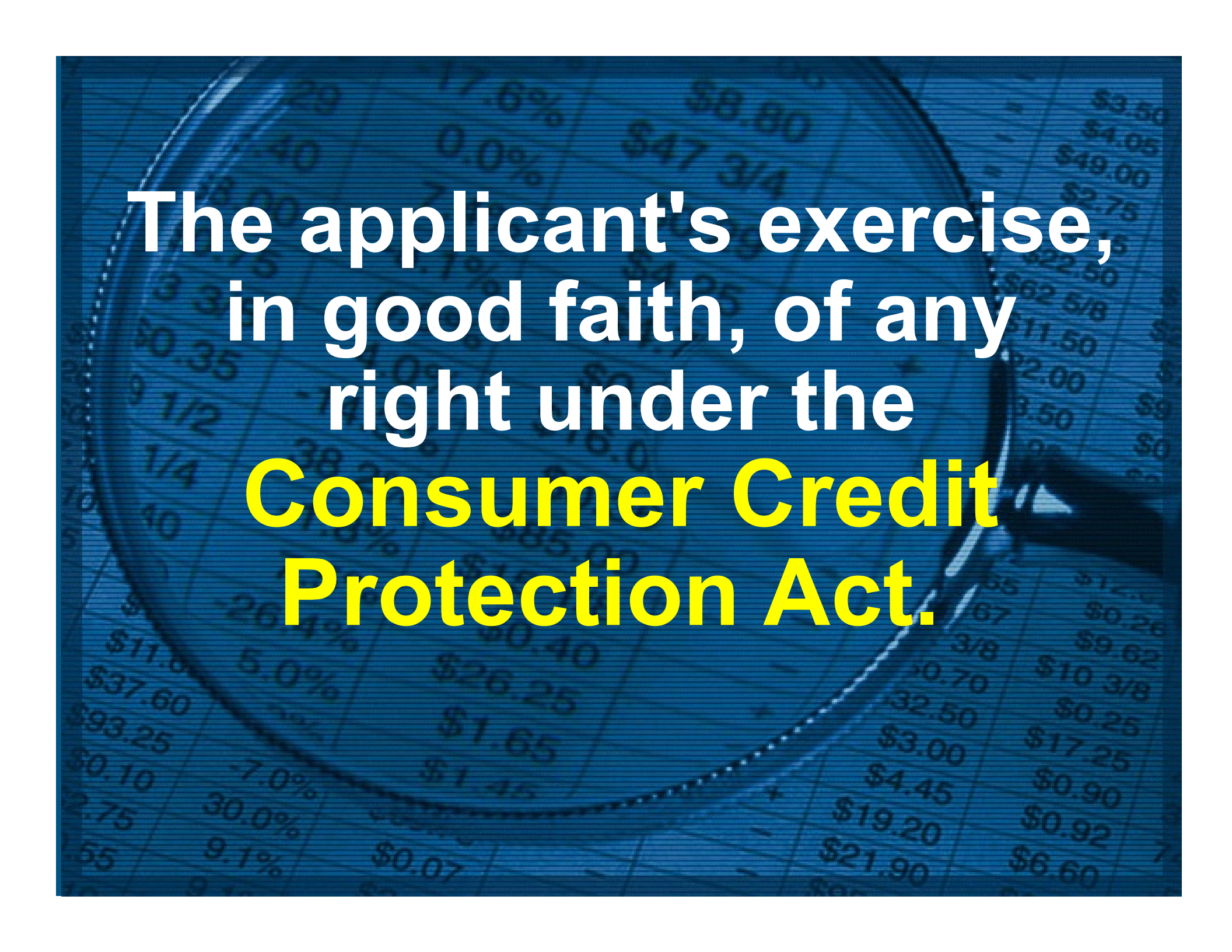
The background of the slide is a dark blue image filled with various financial data points, including interest rates (e.g., 17.6%, 0.0%, 7.4%, 5.0%, -7.0%, 30.0%, 9.1%), stock prices (e.g., \$8.80, \$47 3/4, \$0.20, \$3.50, \$4.05, \$49.00, \$2.75, \$9.15, \$22.50, \$62 5/8, \$11.50, \$1.00, \$9.50, \$0.50, \$11.00, \$0.26, \$9.62, \$10 3/8, \$0.25, \$17.25, \$0.90, \$0.92, \$6.60), and other numerical values (e.g., \$11.80, \$37.60, \$93.25, \$0.10, \$2.75, \$1.55, \$26.4%, \$26.25, \$1.65, \$1.15, \$0.07, \$0.70, \$32.50, \$3.00, \$4.45, \$19.20, \$21.90).

Lending Discrimination
Statutes and Regulations
The ECOA prohibits
discrimination in any aspect
of a credit transaction.

The background of the slide is a dark blue image featuring a financial chart. The chart includes a circular gauge-like element in the center and various numerical data points scattered across the background, such as percentages (e.g., 17.6%, 0.0%, -7.0%, 30.0%, 9.1%) and dollar amounts (e.g., \$8.80, \$47 3/4, \$3.50, \$4.05, \$49.00, \$2.75, \$9.15, \$22.50, \$12 5/8, \$11.50, \$2.00, \$9.62, \$10 3/8, \$0.25, \$17.25, \$0.90, \$0.92, \$6.60, \$32.50, \$3.00, \$4.45, \$19.20, \$21.90, \$0.07, \$37.60, \$93.25, \$0.10, \$2.75, \$55, \$11.8, \$70, \$17, \$38, \$29, \$30, \$31, \$32, \$33, \$34, \$35, \$36, \$37, \$38, \$39, \$40, \$41, \$42, \$43, \$44, \$45, \$46, \$47, \$48, \$49, \$50, \$51, \$52, \$53, \$54, \$55, \$56, \$57, \$58, \$59, \$60, \$61, \$62, \$63, \$64, \$65, \$66, \$67, \$68, \$69, \$70, \$71, \$72, \$73, \$74, \$75, \$76, \$77, \$78, \$79, \$80, \$81, \$82, \$83, \$84, \$85, \$86, \$87, \$88, \$89, \$90, \$91, \$92, \$93, \$94, \$95, \$96, \$97, \$98, \$99, \$100).

The ECOA prohibits discrimination based on:

- Race or color;
- Religion;
- National origin;
- Sex;
- Marital status;
- Age;
- The applicant's receipt of income derived from any public assistance program; and

The background of the slide is a dark blue grid filled with various financial data points, including percentages like 17.6%, 0.0%, 5.0%, -7.0%, 30.0%, and 9.1%, as well as dollar amounts such as \$8.80, \$47 3/4, \$3.50, \$4.05, \$49.00, \$2.75, \$22.50, \$62 5/8, \$11.50, \$2.00, \$3.50, \$9, \$0, \$11.8, \$37.60, \$93.25, \$0.10, \$2.75, \$1.55, \$26.4%, \$30.40, \$1.65, \$1.45, \$0.07, \$0.70, \$3.00, \$4.45, \$19.20, \$21.90, \$0.26, \$9.62, \$10 3/8, \$0.25, \$17.25, \$0.90, \$0.92, and \$6.60. A large, semi-transparent magnifying glass is centered over the grid, with its handle extending towards the bottom right corner.

**The applicant's exercise,
in good faith, of any
right under the
Consumer Credit
Protection Act.**

Consumer Credit Protection Act.

§ 112. Criminal liability for willful and knowing violation

Whoever willfully and knowingly (1) gives false or inaccurate information or fails to provide information which he is required to disclose under the provisions of this title or any regulation issued thereunder, (2) uses any chart or table authorized by the Board under section 107 in such a manner as to consistently understate the annual percentage rate determined under section 107(a)(1)(A), or (3) otherwise fails to comply with any requirement imposed under this title, shall be fined not more than \$5,000 or imprisoned not more than one year, or both. **[Codified to 15 U.S.C. 1611]**



**XYXT Credit Union
And
&&&&&&&**