



Brett Felber [REDACTED]

Certified letter and Cold Weather Rule

1 message

Brett Felber [REDACTED] Thu, Nov 2, 2023 at 7:30 AM
To: Eric Banks <[REDACTED]>, "Grubbs, Jermaine" <[REDACTED]>, "Krcmar, Aubrey M" <[REDACTED]>
<[REDACTED]>
Cc: Lisa Lambert <[REDACTED]>, [REDACTED], [REDACTED]

Good morning, I received your certified letter . There are three things I want to discuss.

.First, I have a ton of addresses, Plenty, you are free to send any item to any address that is listed on any dispute or letter that is presented to you from me. I do legal business in several states, I believe I've stated that numerous times. In fact, I sound like a broken record. However, your company's legal counsel seems infatuated with all my addresses I have from USPS . That being said. The purpose of FDCPA is to verify a debt, so in the event that you were to send it to a debt collector they would have to verify the debt with the exact instructions listed.

You've failed to send a copy of your SOS certificate of Ameren Missouri or Banks Law Firm.
You've failed to send a ledger and calculate why the charges equal the amount you state.
It prevents rogue practices. That is anybody.
It makes sure the debt is actually legal.

None of which you have sent, I don't care if you are a credit collector or not. In fact, I believe Ms. Grubbs is legal counsel for Ameren, correct? I believe Banks Law LLC is outside counsel, correct? When information is submitted to an attorney, who is trying to collect a debt for a party, they must follow FDCPA. Banks Law LLC has not..

Second, I'm going to point something out for you here. In the letter dated October 30, 2023. You state "there will be no further attempts to collect on this debt until the complaint proceedings are complete." Right at the bottom.

However, contrary to the letter and in the email that you sent to me you are asking me to pay \$ [REDACTED] to Ameren Missouri.

Contrary to the letter you are demanding payment.

See what happens when you continue to lie? I really don't like calling people liars, but it has to be done at some point. I believe you think because you state it makes it true, yet you've managed to send me two different articles in writing? So which one is it? You want to collect or you don't. Because if you aren't trying to collect, my services should be on. Even though they should be on for the failed payment agreement that Ameren didn't oblige to.

I'm one of those people that actually read paperwork. Maybe it is because my business utilizes beneficial services to people, how do I put this without stating this. I have a business that helps people on BS, such as this and what Ameren has caused.

Third, I believe you are covering up the tracks to cover up that Ameren Missouri denied me a Cold Weather Rule Payment Plan this morning around 11 am this morning. I have a copy of the call. I can give you an exact time if you really want it. I was denied it earlier this morning and that is a clear violation. Trying to cover it up or allow me to enter into an agreement 6 hours later doesn't constitute or warrant that I should now have to pay for services to be restored and that I should pay to have services restored. If anything it makes Ameren a bad business. Also I have no idea what you are talking about from 2011, because anything from 2011 was included in my BK filing. So you stated that is a violation of my BK and I could file a motion with the BK court because you are bringing up BK matters. (Bankruptcy Court)

