

EC-2023-0395

Brett Felber
VS
Ameren Missouri

Complainants Motion To Quash

Complainant comes before the Commission and the Honorable Judge Clark and submits his motion to Quash the balance of \$ [REDACTED] that Ameren has failed under FDCPA statutes 15 USC 1692g SEC.809 (a) and (b).

Exhibit A attached is a Verification Of Debt letter which was submitted to Ameren on July 8, 2023 by the complainant.

Ameren failed within the 30 days there after to validate or verify the debt amount to the Complainant.

- 1) Respondent failed to complete signed contract for the debt obligation which is subject matter to the dispute.
- 2) Respondent failed to provide an itemized breakdown of what they claim the money is owed for.
- 3) Respondent failed to explain or calculate the amount in dispute.
- 4) Respondent failed to provide complainant with copies of any documents, ledgers, spreadsheets, etc that show that I agreed to the amount they claim I owe.
- 5) Respondent failed to identify themselves as the original creditor.
- 6) Respondent failed to identify and accurately describe and third-party costs for which they are charging me and that have been included in the complainant's dispute.
- 7) Respondent failed to provide complainant with an affidavit that the Statute of Limitations hasn't expired on this account.
- 8) Respondent failed to show that they are licensed to collect on a debt in the State Of Missouri and,
- 9) Respondent failed to provide me a copy of their proof of Good Standing under laws of Missouri and the SOS along with information regarding their Registered Agent for Service Of Process.
- 10) Complainant had to file a report with the FTC about this matter in which the FTC has provided the Complainant a report of [REDACTED] being fraudulent and will not be allowed to be put on the complainant's credit report or utility reporting agencies.

You will see in attached exhibit B that Ameren Missouri, Aubrey Krcmar offered once again a mere opinion statement, not anything factual pertaining to the account.

The purpose of the Complainants FDCPA letter for Verification and dispute is to challenge the debt, as the Complainant doesn't owe it. The law doesn't allow Ameren Missouri the Respondent to not provide the information when requested on behalf of the Complainant to challenge the debt. It also doesn't allow Ameren Missouri to withhold the information until an evidentiary hearing either, as stated by Aubrey Krcmar.

Not only is this a violation under the FDCPA, it is also against the law to withhold the information, when requested by the party. Ameren Missouri is breaking Federal Laws here.

In addition Ameren Missouri has failed to give this information as part of a DR to the complainant, so not only have they failed to follow the FDCPA , but also a DR.

Complainant prays that any information pertaining to any balance that Ameren Missouri "claims" owed is Quashed on grounds of 1) failure to follow FDCPA Statutes 15 USC 1692g Sec 809, 2) iThe Commission has not authority to override FDCPA laws, nor does the Commission have the authority to govern or order.

Respectfully Submitted,

Brett Felber