November 9, 2017

Reference: Complaint #4021361(2018)-Purington

As no one questions the existence of the documents you are referring to, though meeting with multiple agencies and questioning the validity of processes involved in creating the debt, I have found the finding troubling and misleading in many aspects.

As stated above, I am highly concerned with the practices and standard procedures of the Credit Union. However, as I am no one to regulate the practices of the Credit Union or tell anyone how to run their business, I am entitled to question the validation of the claims and standard practices that may have involved me, Casey.

At this point of time it is Credit Unions word against mine, as equally Credit Union believes they are right, I believe they are wrong.

“Legal fraud” is the exact description that was used when I was meeting with MVD representative to discuss all the documentation they/ other agencies possess on behalf of CASEY PURINGTON. The same documentation was used to create existence of the loan and agreement in question. Through multiple meeting with the state of Arizona and State Registrar of Oregon (the Bearer of the Birth Certificate) and many other agencies, my realization is this; I am nothing more but an authorized representative for the states creation of entity functioning in legal capacity. Confirmed with the Superior Court of Arizona, there are multiple entities sued when a lawsuit is in process. Ab Initio would be the best and accurate description of the existence of the legal identification and thereafter.

The representation for the agreement in question, misleads anyone signing to believe that the credit union will be “loaning”, giving up the existing money they possess to the applicant of the loan. Creation of the deposit (credits) that was used to “pay the seller” is not mentioned at any point of the transaction. Assuming the interest that was charged due to the fact that credit union was giving up some of the pre-existing credits in their pre-existing possession. As I have borrowed nothing from Credit Union, I am unable to comprehend their statement calling CASEY PURINGTON, the borrower, as for example, depositor will be the factual description. You have guaranteed the debt of another, as you loaned no legal tender. Lending debt is the exact opposite of lending money. This in fact is a misrepresentation.

Since the power of attorney document does not specify or hint to the fact that Credit Union is able to appoint anyone to sign on their behalf, I do not see how credit union believes it is within their capacity to appoint anyone other than the attorney-in-fact. MVD can alter any documentation the Credit Union provides to their customers, it is within their power to be able to specify that they may appoint anyone as a representation of the attorney-in-fact. In the loan agreement that the credit union gives out on daily basis, it is stated “…Credit Union whose name appears above and anyone to whom the Credit Union assigns or transfers this Agreement.” Why would POA form be any different? Through nothing more than thin air, I am unsure of what gives credit union the authority to misrepresent the attorney-in-fact. As Credit Union has stated that they have appointed Maria to be the representation, it is only fair that there should be existing transfer of power of attorney dated to the appropriate time of transaction. Unless I am unaware of the basic concept of paperwork, there is no reason that anyone else other than the appointed attorney-in-fact should be signing on behalf of the appointer.

What you keep referring to as a contract, the Loanliner (Loan and Security Agreements and Disclosure Statement), contains the words: “See your contract documents for any additional information…” As an assumption that the document in hand is not the contract.

I do not conceptualize how any business is able to give nothing, but gain everything in return. Credit union has given no legal tender for consideration, but is still able to collect on the insurance that they have purchased in case the depositor does not pay, the bond for double the value, the interest, security, additional expenses in legal tender, AND you get bailed out by taxpayers if the business fails? Why is this luxury not offered to everyone in this country? If any other business has condoned or been a part of such activities, they would be in jail on multiple criminal charges.

As you were supplied with legal tender under misrepresentation of the “loan”, the only loss that occurred was from the depositor to which the credit union refers to as the “borrower”.

In closing, I would like the ELT released from MVD, and all federal reserve notes that went to the credit union returned to me.

Thanks!

Casey