

Nomination: 2266

WittayaTheerachanon Also known by Taya Anderson

Started at: 2/14/2024 01:55 PM - Finalized at: 2/22/2024 01:27 PM

Page: General Information
Nomination Type Nomination for Individual Please type the name of the nominee as it should appear on the award.
nameOfNominee WittayaTheerachanon Also known by Taya Anderson
Is this individual a U.S. citizen? U.S. citizenship is a requirement.
Nominee's Title Ms.
Company / Non-profit
Nominee Work Address 2203 Ferndale Avenue Unit A Pretersburg Virginia 23803 US
Nominee Work Phone Number 4432073225
Nominee Work Email support@tayainvestment.com Administered by The United States Patent and Trademark Office U.S. Department of Commerce OMB Approval No. 0651-0060 Expiration Date 5/31/2024
Page: Summary of Nominee's Contribution/Achievement
<i>Refer to the Nomination Guidelines at www.uspto.gov/nmti (http://www.uspto.gov/nmti).</i>
Proposed Citation for Contribution / Achievement (Limit 1-2 sentences) The Resolution Debt Collection System Reconstruction.
Executive Description of Contribution / Achievement (Limit 1 page / 500 words) Text

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As an Immigrant who immigrated to The US in 2006, I missed many opportunities in life, from being inexperienced to verifying which is the best option. Many times, I made a mistake for that reason. English is my second language, resulting in me not being confident in many skills I had in my soul. I am still not entirely confident since it suddenly arose in my life. It was in the discovery stage of my legal determination; it was so precise even after only one year at a law school. As a minority living in The United States, I found many business entities treating people with immigrant profiles unfairly, not negatively, but that's a fact. The root of the reason why they are treating minority people unfairly is that they know "we are limited in English skill and lack of Law understanding," and most of us do. The precise law determination in my soul made me figure out every transaction that those businesses deception, violate laws only making their extra profits from easily targeted. When it happens to me, it will happen to many minorities, but the difference is I can figure things out when it happens. That's why it made me involved in many issues, only because I corrected them. Two lawsuits were filed against that malicious business mind management to prove if my theories were right.

Those minority people had no clues; some may do but can not explain or fix the issue nor even get out of the loophole from the malicious business mind management digging deep to trap them. They are stuck in there, and a new face falls into this loophole every day if nobody stops them. Those deceptive financial transactions sink their fewer opportunities in life to none in the end.

I alone can not do much to prevent them or fight with those many malicious business mind management. The only way to help and make a person like me more powerful is to get involved in The Nomination to pass this message from minorities to the White House. I am finding a way to implement the culminating national project that I created, which was proven by my Professor when I submitted this project concept as the assignment in the law school class. Recently, the Proposal pushed me to become a qualified student for a Ph.D. program in Public Policy at George Mason University SCHAR School of Policy and Government with the Inclusion & Access Scholarship offered without graduating with my master's degree. The correct theory is in my hand, and more profound research has been done for years to maximize this Utility Invention to be a tool to clean up those traps to prevent a new one from falling into and free those minorities who are stuck with providing them the pathway to meet the second chance they deserve. Besides those reasons, this Utility invention will bring the revenues that belong to the US but never collected from the incomplete law.

Respectfully Submitted,
Taya A.

Comprehensive Description of Contribution / Achievement (Limit 5 pages / 2,500 words)

PDF

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OMB Approval No. 0651-0060
Expiration Date 5/31/2024

Page: Nominee Biographical Information

Is nominee being nominated for the same achievement to the National Medal of Science?

No

Has the nominee been a recipient of the National Medal of Science or the National Medal of Technology and Innovation?

No

Summary of awards and honors the nominee has received (Limit 1 page / 500 words)

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Patents and Publications (Limit 1 page / 500 words)

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Copyrights and Trademarks (Limit 1 page / 500 words)

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OMB Approval No. 0651-0060
Expiration Date 5/31/2024

Page: Nominator Information

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Nominator's Title

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Nominator's Relationship to Nominee and Contribution

The Author

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Page: Letters of Recommendation

- The nomination should include a minimum of one letter and a maximum of six letters of recommendation or support from individuals who have first-hand knowledge of the cited achievement(s). The letters should be from a diverse group of individuals or organizations (ie. the letters should not all come from the nominee's workplace).
- Successful nominations typically have 3-6 quality letters of recommendation from different experts that directly address the impact of the nominee's achievement on their field, other fields, their community, nationally, and/or globally.
- Letters should be saved as a PDF file.
- **In this section, please fill out contact information below for those sending letters of recommendation, and send the request. An email will be sent to them with your request and further instructions.**
- **Letters of recommendation must be uploaded by the recommenders to this nomination portal by midnight ET, May 3, 2024. You will be notified when the letter writers completed their submissions.**

Recommendation #1

FullName: Brad Nelson
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Recommendation #2

FullName: Markie Mark
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Recommendation #3

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Recommendation #4

FullName: Kindaya Kaleb
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Recommendation #5

FullName:
Email:

Recommendation #6

FullName:
Email:

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Page: Compliance with Program Terms**complianceWithProgramTerms1**

N/A

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Proposal of Legal Concept

The Solution Debt Collection System Reconstruction. The Urgent Project to Assist Minority's Victims.

Sympathy Regulation Became a Bonus.

IRS Sympathy Regulation Became a Bonus for Financial Institutions in the US.

What is the best step if we invest \$100,000 to open a business, make our own decisions at every step, and think we have done the best research in the field but failed in business?

- a. We lost all your funds but got the experience as a life learner.
- b. We lost all our funds but got the experience as a life learner and filed a business loss claim in our income tax.
- c. We lost all our funds but got the experience as a life learner, filed a business loss claim in our income tax, and tried to get our funds back as much as possible.

If The Answer is a. We Lost All Your Funds But Got the Experience as a Lifelong Learner.

We should know how the IRS(Internal Revenue Service) understands and shows sympathy to small business owners who are at high risk of getting to the point of success. The IRS allows you to claim a business lost from your income tax return, hoping you get back on your feet.

If The Answer is b, We Lost all Your Funds But Got Experience as a Life Learner and Filed a Business Loss Claim in Our Income Tax.

We are intelligent people, but as we know, sometimes things can go wrong even with a good business plan. At least you find the best solution in our critical time.

If The Answer is c, We Lost all our Funds But Got Experience as a Life Learner, Filed a Business Loss Claim in our Income Tax, and Tried to Get our Funds Back as Much as Possible From the Bad Debt After We Got Relief.

This option will be rare or never happen to business owners in other fields. Still, it can only become a big bonus for the financial institutions in the United States from this IRS regulation Topic 453 Bad debt deductions.

IRS Topic 453 Bad Debt Deductions. The Sympathy from the IRS Became a Big Bonus for Financial Institutions in The United States.

“In accordance with IRS Topic 453, If someone owes you money you can't collect, you may have a bad debt. To discuss what constitutes a valid debt, refer to Generally, to deduct a bad debt, you must have previously included the amount in your income or loaned out your cash. If you're a cash method taxpayer (most individuals are), you generally can't take a bad debt deduction for unpaid salaries, wages, rents, fees, interests, dividends, and similar taxable income items. For a bad debt, you must show that you intended to make a loan and not a gift at the time of the transaction. If you lend money to a relative or friend with

the understanding that the relative or friend may not repay it, you must consider it a gift, not a loan, and you may not deduct it as a bad debt.”

If we look into this regulation from IRS Topic 453, the financial Institutions follow this regulation, and they have done everything correctly to comply with IRS regulation. All the financial institutions' bad debts are from their business, so they have the right to deduct the total amount of their business's bad debt but must deduct it in the same year that bad debt happens. That is when the debt accounts showed charged-off. For other businesses, after they follow this regulation, the transactions stop here because they get relief from the IRS as tax credits, and most business entities don't have many volumes of this kind of account, nor will it happen regularly. But different from Financial Institutions, their primary business transaction is to loan customers funds in various financial products such as Credit Cards, Mortgages, Personal loans, Business loans, etc. The bigger the financial institutions, the more loan accounts they will have, and the more loan accounts they have, the more significant number of them become bad debts, which happen regularly every year.

When Bad Debt happens to financial institutions, they have the right to the same as all small businesses, as IRS Topic 453 allows them to deduct their total amount as business expenses. Still, the only wrong is they do not stop the transactions there like the other businesses do after they get relief. Because they still have the legal documents as a “ Loan Agreement,” and in the regulation, IRS Topic 453 is incomplete, and the transaction for the NPL accounts after they are used for an income tax deduction is not included. The transaction after the deduction led to all the issues and became a big problem in The United States. The Researcher's dissertation will focus on those transactions to delineate all details with a practical plan and goals to fix this issue reasonably for all the parties.

Conclusion

Slogan Correcting The Conflict with Laws and Reimburse The Fairness to Consumers.

Which Part of the Debt Collection System Needs Reconstruction?

The Goals of National Project.

1. Reimburse fairness and prevent the new one from falling into this Malicious Financial Trap.
2. Provide a fair and sincere pathway for the debtors to resolve their indebted life crisis and get a second chance in their credit lives.
3. Implement new laws and financial regulations to bridge the gap between funds and the United States.
4. Collect the funds of 12.7 billion dollars in the debt collection industries that belong to The United States.
5. Cut the connection of debt collectors's networking to prevent the conflict of interest.

Financial Laws and Regulations

The Financial Institution must understand the new rules, and Financial Institutions have two choices to make decisions for each NPL account.

Choice 1 is to use the total amount of the debt balance to file as expenses for the income tax deductible to receive the total amounts in the tax credits form. After using that account to file, The Creditors must lack legal rights to exercise that account or offer that account for sale to the Debt Collection Companies because that account is considered paid off by The United States and will transfer to the United States to collect the funds.

Choice 2 Financial Institutions have the right to collect the debt amount on their debt collection system but must comply with the debt collection regulations from The FTC, The CFPB, and state laws. The NPL account must not be qualified to be used for files as Income Tax deductible. Seeking double benefits violates financial regulations, and must face penalties and punishment by paying back the double amounts to the USNDCB(The United States National Debt Collection Bureau) as a penalty if found. In the NPL accounts used to file as expenses, the creditor cannot pursue the debtors who own that account. Only The United States has the right to exercise legal action. To reconstruct the debt collection system, the new Federal Agency will take care of this account by providing a fair and transparent pathway for the debtors to pay off the debt according to the guidelines from this Agency. Once the debtor gets into the government program for debt settlement, it's guaranteed this pathway is correct. It is the pathway to lead the debtors to a second chance to reestablish their credit if they follow the steps and complete the payment setup.

Audition formulation: If the funds belong to The United States, no one can take them, only The United States. It's the law. Based on the IRS 7-year audit regulations (Topic 305), The business that transacts business in the United States must keep the documents back to 7 years in case of the audition. The new federal agency wants to see those documents from all financial institutions. The new Federal Government Agency will take the duty of the Audition Agency for this event. The amount added up from illegal calculation must return to The United States plus 33% on top of the amount considered as the penalty. Since the transactions happened from the unclear IRS regulation Topic 453, caused the system confusion and led to the whole system being messed up, any criminal offense will be forgiven to all financial institutions. The USNDCB Administrators will recalculate each NPL account based on the legal formulation that the law allows to charge the fee and interest rate within 6 bill cycles of each account. The amount from the recalculation will be minus the balance of each account that the financial institutions put in Form 1099 when they file each account as a bad debt deduction. If both amounts on the Form 1099 and the recalculation amount are equal, that account complies with the law nothing needs to be paid back nor any penalty on the account, but if the amount on the Form 1099 is higher than the recalculation number, that amount is the amount that the Financial institution who illegally calculate and charged the fee that law isn't allowed must pay back to the United States plus 33% on top of it as penalty.

- The Debt Settlement Companies still allowed them to be in the system, but their only product is their Settlement Contract Program, which needs to be under the new rule. After the Company signs the agreement with the debtors if the debtor continues paying their debt payment at the amount in the agreement, the goal must be reached; that means all responsibility will fall to the company if the debt listed in the contract can not be paid off from all the payments that the company set up for the debtor before enrolling them in the program. In contrast, if the company doesn't make confident

that the instrument in the contract can become a reality, then do not offer the documents to the system once the contract is provided to the system; laws must recognize the company is confident to be a representative of the debtor and manage the debt to pay off, only.

How to Implement the Solution.

Establishing a New Government Agency.

The reconstruction plan is to Establish a new Federal Agency, The USNDCB (The United States National Debt Collections Bureau), to be the Agent that runs the one-stop service from oversight of the debt collection system to collect funds for the United States. The project plan needs The USNDCB to be the destination to bridge The IRS regulation Topic 453 Bad Debt Deduction by putting this New Agency as the destination of those NPL accounts after deduction. The USNDCB will manage those accounts after being transferred by the following steps: it will automatically cut the connection between the debt collectors and their networking to prevent all conflicts of interest that may happen from the connections. The USNDCB will provide a sincere pathway for the debtors to meet their goals in the project plan. The *USNDCB Debt Resolution* will be a clear path for the debtors to reach their second chance of reestablishing their credit. The practical plan, “USNDCB Debt Resolution Program,” will be the pathway for the debtors to meet their goals and pay their debt to the United States meticulously. These steps need to pass legislation by Congress, and laws need to be enacted for the first step of the reconstruction to kick off.

According to The CFPB Final Rules (2020), the debt collection industry has 12.7 billion dollars worth, and the debt collectors who bought the NPL debt from financial institutions can only collect 3.5 billion dollars. That may be from the debt collector's bad image, and the debt balance system was untrusted by the debtors, leading them to ignore those debts. If we have the cleared pathway of how their debt after default will transfer to the Government Agency that they can trust and will provide them with the truth of their debt balance, with the debt resolution program for them to resolve their debt in the affordable monthly rate the number of the funds that can be collected in this industries will raise more than 3.5 billion dollars or close to 12.7 billion dollars in the future. But we might expect to see the 12.7 billion dollars decrease because this funds amount is included in the illegally added up to the NPL accounts balance.

As we should see by now, The USNDCB only needs a chance of law to create this organization. This government agency has huge revenues it has been waiting for; this organization will not cost anything from the Federal Government. Instead, the agency will collect funds for the federal government to create more jobs, guaranteeing that this agency will have revenues to cover all employees' salaries and other expenses. All the issues in our debt collection system that have been messed up and conflicted with the law for history will be resolved.

Extended The IRS Regulation Topic 453 Bad Debt Deduction.

All the issues in our debt collection system begin from the regulation in Topic 453, which does not get into the deeper business profile of each type of business. The Bad Debt may come from various sources in each business type, but overall, they

comply with IRS regulations. Only one type of business is unique compared to the other types of businesses in Topic 453. The nature of the financial institutions is to loan money and issue credit to consumers. In loaning funds, it will generate the NPL(Non-Performing Loan) accounts regularly in a year and a large volume; the more significant the organization they are, the larger the NPL accounts will be. We need to have the section part in Topic 453, Bad Debt Deduction/Financial Institutions, because one rule will not fit all types of businesses.

*“The extended part of this topic that needs to be extended is to add the specific direction of the NPL accounts after used to filed as bad debts deduction must considering those accounts paid off by the United States because the filler will receive the full amount relief as a tax credit the Financial Institutions must lack of legal ground to exercise in the account after filling. After filling, The Financial institution must submit the summary of Form-1099 with copies to The USNDCB before May 15th of every year [use form USNDCB#0002/2024] The NPL accounts after filling deduction as bad debts will be transferred to under the authority of the Government Agency “The USNDCB”(United States National Debt Collection Bureau) www.USNDCB.gov The NPL account’s owner must contact the agency through their website ASAP or call for more information at 02-515-9999 ext. 3010, Debt Relief Option is available. *** The NPL account’s owner, please be aware that the account details will be completely available to the USNDCB after June 15th of the same year at the account defaulted ”*

Summary of Awards and Honors the Nominee has Received

After finishing the research, I created the Utility Patent, “ The Resolution Debt Collection System Reconstruction.” and used it as

The supplemental Document supports the lawsuit against the financial institution and its Attorneys at The Chancery Court of the State of Delaware.

To Prove my theory and to free myself of the malicious financial trap, I filed a lawsuit against the financial institution and its Attorney. I used the documents as supplemental documents to support the lawsuit filed at The Chancery Court of the State of Delaware CA# 2023-0536 as evidence. The lawsuit is still in court proceedings but should be ended soon with the chance for the court to award The Compensatory and The Punitive Damage in the amount of \$146,000,000(One Hundred Forty-Six Million Dollars)

Attached is a Writing Sample for the Ph.D. in Public Policy Program application at George Mason University SCHAR School of Policy and Government.

I plan to use this Utility Patent as my Ph.D. Dissertation at The Ph.D. in Public Policy Program at SCHAR School of Policy and Government at George Mason University. The Proposal qualified me for the program with the Graduate Inclusion & Access Scholarship offered by The Office of The Provost.

The Graduate Inclusion & Access Scholarship seeks to support the growth and development of an inclusive, thriving graduate community across all academic programs at George Mason University.

At Mason, we believe "diversity is our strength." An inclusive graduate student community is essential to enhance the quality of the intellectual environment for all our students and faculty. This scholarship is awarded on a competitive basis and is open to students who:

1. Are domestic first-generation college students from an underrepresented population within their doctoral field of study at Mason
2. Are accepted as new, incoming, full-time fall semester doctoral degree students
3. Have a cumulative GPA of 3.3 or better
4. Have demonstrated financial need

Financial support includes a stipend of \$33,000 over 12 months, tuition support, and subsidized health insurance.

The Solution Debt Collection System Reconstruction.

The Urgent Project to Assist Minority's Victims.

The Goals of the Project.

1. Reimburse fairness and prevent the new one from falling into this Malicious Financial Trap.
2. Provide a fair and sincere pathway for the debtors to resolve their indebted life crisis and get a second chance in their credit lives.
3. Implement new laws to bridge the gap between funds and the United States.
4. Collect 12.7 billion dollars in the debt collection industries that belong to The United States.
5. Cut the connection of debt collectors's networking to prevent the conflict of interest.

Establishing a New Government Agency.

The reconstruction plan is to Establish a Federal Agency, The USNDCB (The United States National Debt Collections Bureau), to be the one-stop service Agent from oversight of the debt collection system to collect funds for the United States. The project needs The USNDCB to be the destination to bridge The IRS regulation Topic 453 by putting this New Agency as the destination of those NPL accounts after deduction. The USNDCB will manage those accounts after being transferred by the following steps: it will automatically cut the connection between the debt collectors and their networking to prevent all conflicts of interest and provide a sincere pathway through The USNDCB Debt Resolution for the debtors' second chance of reestablishing their credit and paying debt to the United States meticulously.

Extended The IRS Regulation Topic 453 Bad Debt Deduction.

All the issues begin from Topic 453, which does not get into the deeper business profile of each type of business. Overall, they comply with IRS regulations. Only one type of business is unique compared to the others. Financial institutions are to loan money and issue credit to consumers. In loaning funds, it will generate the NPL accounts regularly. The more significant the organization they are, the larger the NPL accounts will be. We need to have the section in Topic 453, Bad Debt Deduction/Financial Institutions because one rule will not fit all.

“The United States needs to add the specific direction of the NPL accounts after used to filed as bad debts deduction must considering those accounts paid off by the United States because the filler will receive the full amount relief as a tax credit the Financial Institutions must lack legal ground to exercise in the account after filling and must submit the summary of Form-1099 with copies to the USNDCB before May 15th of every year [use form USNDCB#0002/2024]. After filing deductions, the NPL accounts will be transferred under the authority of the government agency “The USNDCB” www.USNDCB.gov. The NPL account's owner must contact the agency through their website ASAP or call for more information at 02-515-9999 ext. 3010; a debt Relief Option is available. *** The NPL account's owner, please be aware that the account details will be completely available to The USNDCB after June 15th of the same year at the account defaulted.”

Copyrights and Trademarks.

Copyrights and Trademarks.

The USNDCB (The United States National Debt Collection Bureau) is the name of the new Federal Government Agency.

The USNDCB Debt Resolution Program is the debt resolution program that the agency will provide to debtors as the sincere pathway to reestablish their credit files and pay the funds to the United States.

The USNDCB Certificate of Competence is issued to the debtors by the USNDCB after the debtors finish their plan to submit the certificate to all three national credit bureaus to unblock their credit files.

WWW.USNDCB.Gov The agency's official website.

IRS Topic453 Bad Debt Deduction/Financial Institutions. The new part of the law is to establish the agency and for the agency to be regulated.