

HOW TO VACATE YOUR CONFESSION OF JUDGMENT

Fenix Capital Funding – Polk County, Iowa Cases

START HERE: WERE YOU TARGETED?

- Sued by Fenix Capital Funding, LLC
- Filed in Polk County, Iowa
- You are not located in Iowa
- Bank account or processor was frozen
- Clients were contacted
- Received suspicious or spoofed calls

STEP 1: FIND THE DEFECT

- No Iowa connection
- Amount not 'justly due' (Iowa Code § 676.3)
- Defective verification or missing jurat
- Confession signed before default
- Involvement of Ryvkin or Sutton

STEP 2: BUILD YOUR RECORD

- Confession of Judgment
- Affidavit of amount due
- Funding agreement and guaranty
- Payment history and bank statements
- ACH records and processor statements
- Freeze notices and emails
- Call logs if applicable

STEP 3: FILE A MOTION TO VACATE

- File in Polk County, Iowa District Court
- Argue lack of nexus
- Argue incorrect amount
- Argue defective verification
- Argue improper notarization
- Argue forum shopping

STEP 4: IF YOUR MONEY IS FROZEN

- Request release of funds
- Request removal of restraints
- Request stay of enforcement

STEP 5: APPEAL IF NECESSARY

- File Motion to Vacate
- File Appeal if needed

STEP 6: DOCUMENT DAMAGES

- Frozen funds
- Lost revenue
- Processor shutdowns
- Lost clients
- Legal costs

STEP 7: FILE COMPLAINTS

- Iowa Attorney General
- New York Attorney General
- Florida Attorney General
- Florida Bar (UPL)
- Your home state Attorney General

FINAL TAKEAWAY

- If defects exist, the judgment may be void or voidable
- Act quickly to protect your rights