

# - Damages unto you by the Bank (Debt Collector) in a Foreclosure:

- a. Bank did not set off the account. Debt has already been taken care of.
- b. violation of Securities Exchange Act of 1934.
- c. an adverse claim found at UCC 8-105(b).
- d. violation of 31 CFR 103.35 - FINANCIAL RECORDKEEPING AND REPORTING.
- e. violation of 17 CFR 240.15c 1-2 - Fraud and misrepresentation.
- f. violation of 18 USC 1956 - Laundering of monetary instruments.
- g. violation of 18 USC 1957 - Engaging in monetary transactions in property derived from specified unlawful activity.
- h. violation of 31 USC 5324 - Structuring transactions to evade reporting requirements.
- i. violation of Truth and Lending Act Section 1640(h).
- J. violations is Anti-trust laws.
- k. violation of the Uniform Deceptive Trade Practices Act.
  - 1. violations in bank fraud .
- m. violations in wire fraud.
- n. violation of the Consumer Credit Cost Disclosure Act.
- o. violation of False Advertising.
- p. violation of the Unfair Sales Act.
- q. violation of the Unfair Competition.
- r. violation of 12 USCA Sec. 1831n(a)(2)(A) or 12 CFR 741.6(b) (GAAP).
- s. violation of 18 USC 513 and 514 Counterfeiting and Forgery.
- t. violation of Pro-Offering of your Investment Securities.
- u. violation of 12 USC CHAPTER 2 SUBCHAPTER 4 SECTION 83 (a).
- v. violation of law by Acts of Privateering by Breach of contract or takings.
- w. violation of law by Acts of collusion by BANK, INC. of Acts of collusion.
- x. violation of paper terrorism.

y. violation of Freedom of Information or Privacy Act at 5 USC 552 and/or 552(a).

z. misrepresentation of agreement:

aa. violation of FDCPA 15 USC 1692e(g)(A) - false representation of character amount or legal status of debt (\* definition of debt collector with supporting case history).

bb. violation of 15 USC 1692d; conduct the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt; (\* definition of debt collector with case history).

cc. violation of state consumer protection laws; breach of good faith and fair dealings, unfair and unlawful conduct and unfair trade practice upon the consumer \* 15 USC 1692a: The term "debt collector" means any person who uses any Instrumentality of interstate commerce or the mails in any business the principal purpose of which is the collection of any debts, or who regularly collects or attempts to collect, directly or indirectly, debts owed or due or asserted to be owed or due another. Notwithstanding the exclusion provided by clause (F) of the last sentence of this paragraph...

|Definition of a **Debt Collector**:

Debt Collectors are businesses or persons **who collect debts on behalf of others**. Most debt collectors are “professional” collection agencies. Collection agencies are often used by doctors, hospitals, stores, mail order companies, and by banks and “loan” companies. In addition, most attorneys collecting debts for their clients are considered “debt collectors” under federal law.