

**EXHIBIT: B1**



December 22, 2023

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Capital One Auto Finance  
7933 Preston Road  
Plano, TX 75024  
1-800-735-8719



9407 1091 0913 6002 1876 15

SANTIEL CHAMBERS  
[REDACTED]  
AUSTELL GA 30106-2685

Evidence of fictitious name / nom de guerre,  
misrepresentation and fraud in the inducement

NC0X02QS00000560206

Evidence of there being no identifiable  
sender or signature which constitutes  
fraud.

If you are entitled to the protections of the United States Bankruptcy Code (11 U.S.C. §§ 362 & 524) regarding the subject matter of this letter, the following applies to you: THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT, ASSESS, OR RECOVER A CLAIM IN VIOLATION OF THE BANKRUPTCY CODE AND IS FOR INFORMATIONAL PURPOSES ONLY.

If you are a Servicemember or are entering military service, you may be entitled to protection under the Servicemembers Civil Relief Act ("SCRA"). SCRA provides protection under installment contracts for the purchase of motor vehicles, in addition to other types of protections. For questions regarding your eligibility under the SCRA, please contact us at the phone number above.

(Notice continued on next page)



December 22, 2023

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# NOTICE OF OUR PLAN TO SELL PROPERTY AND INTENTION TO PURSUE DEFICIENCY



SANTIEL CHAMBERS  
[REDACTED]  
AUSTELL GA 30106-2685

*Evidence of fictitious name / nom de guerre, misrepresentation and fraud in the inducement.*

Account Number: 6201012146326  
Vehicle: 22 CHEVROLE SILVERADO 15  
VIN: [REDACTED]  
Date of Repossession: 12/21/2023

*Evidence of there being no identifiable sender or signature which constitutes fraud.*

NC0X02Q0S0000560306

We have your 22 CHEVROLE SILVERADO 15, VIN: [REDACTED] because you broke promises in our agreement. We will sell the 22 CHEVROLE SILVERADO 15, VIN: [REDACTED] at a private sale sometime after 01/01/2024.

The money that we get from the sale (after paying our costs) will reduce the amount you owe. If we get less money than you owe, you will still owe us the difference. If we get more money than you owe, you will get the extra money unless we must pay it to someone else.

You can get the property back at any time before we sell it by paying us the full amount you owe (not just the past due payments), including our expenses.\* To learn the amount you must pay, call us at 1-800-735-8719.

If you want us to explain to you in writing how we figured the amount you owe us, you may call us at 1-800-735-8719 or write us at ATTN: COAF Vehicle Remarketing, Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024, and request a written explanation.

If you need more information about the sale, call us at 1-800-735-8719, Monday through Friday, from 8:00 a.m. to 8:00 p.m. Eastern Time, or write us at ATTN: COAF Vehicle Remarketing, Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024.

We are sending this notice to the following other people who have an interest in the 22 CHEVROLE SILVERADO 15, VIN: 3GCPWCED2NG134845, or who owe money under your agreement: N/A.

**Additional Information:** \*You may also get the vehicle back by paying less than the full amount you owe. Please read all pages of this notice carefully for an explanation of (1) how to get the property back, (2) how we figured the amount you currently owe, and (3) additional rights regarding your account.

**Right to Demand A Public Sale:** Under Georgia law, you have the right to demand that we sell the vehicle at a public sale or auction. To exercise your right to demand a public sale, you must notify us within 10 days after the date of this notice that you want a public sale. You must send us the notice at the address shown above by registered or certified mail or statutory overnight delivery (USPS overnight mail or any commercial carrier in the business of overnight delivery). If you exercise your right to demand a public sale (a sale could include a lease or license), we will send you further notice of the date, time, and place of such sale. You may attend that sale and bring bidders if you want.

**Notice:** We intend to pursue a deficiency claim against you, plus finance charges (interest), if the money that we get from the sale (after paying costs) is less than the money you owe.

Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.

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# NOTICE OF OUR PLAN TO SELL PROPERTY AND INTENTION TO PURSUE DEFICIENCY



**Recovery of Your Non-Collateral Personal Property:** You can retrieve any personal property that was in your vehicle at the time of repossession from the following repossession service provider.

American Recovery Service - LPR  
(800) 398-6480

Please note, retrieving your personal property is not required to get your vehicle back. Retrieving your personal property is at your discretion. The repossession service provider will hold your personal property for at least 31 days after the date of repossession, and will not charge you a fee for storing your personal property. Capital One Auto Finance does not dictate how long a repossession service provider holds personal property found in repossessed vehicles. Please contact the repossession service provider above as soon as possible if you have any questions about and/or would like to retrieve your personal property.

NC0X02Q.S0000560406

*Evidence of there being no identifiable sender or signature which constitutes fraud.*

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## ADDITIONAL INFORMATION ABOUT HOW TO GET YOUR VEHICLE BACK



As described above, we repossessed your vehicle because you broke promises in our agreement. We intend to dispose of your vehicle at a private sale sometime after 01/01/2024. You can get your vehicle back by either reinstating your account or redeeming your vehicle as described below and on the next page. There may be options available to assist you in getting your vehicle back that we would be happy to discuss with you by calling us at 1-800-735-8719, Monday through Friday, from 8:00 a.m. to 8:00 p.m. Eastern Time.

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### Amount You Must Pay to Reinstate

You must pay Capital One Auto Finance the following amount to reinstate your account and get your vehicle back so that your account is brought current at the time of reinstatement:\*

Past Due Payments	\$6,643.92
Unpaid Late Fees	\$320.00
Unpaid Other Fees (includes \$475.00 repossession fee)	\$475.00
<b>Total Amount Payable to Capital One Auto Finance</b>	<b>\$7,438.92</b>

\*Your next scheduled payment is due on 01/15/2024. If you reinstate your account after that date, then you will also need to pay your \$999.24 payment due on 01/15/2024 in addition to the amount noted above.

### Amount You Must Pay to Redeem

You must pay Capital One Auto Finance the following amount to redeem your vehicle and get it back so that your account is paid off in full at the time of redemption:

Unpaid Principal Balance and Accrued Finance Charges	\$49,098.93
Unpaid Late Fees	\$320.00
Unpaid Other Fees (includes \$475.00 repossession fee)	\$475.00
<b>Total Amount Payable to Capital One Auto Finance</b>	<b>\$49,893.93</b>

*Evidence of fraud and swindles under 18 USC 1341*

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# IMPORTANT INFORMATION FOR REINSTATEMENT AND REDEMPTION



## Reinstatement/Redemption Instructions and Other Important Information

- **Notice of Intent.** If you do not reinstate your account or redeem your vehicle, your vehicle will be sold. You may call 1-800-735-8719 for additional reinstatement and redemption information.
- **Payment Options.** Your reinstatement or redemption payment must be made using certified funds. You may call us at 1-800-735-8719 to make an electronic payment using your debit card or for details on making a payment using Western Union or MoneyGram. You may also send your payment using a cashier's check to us at the following address:

Capital One Auto Finance  
P.O. Box 60511  
City of Industry, CA 91716-0511

Evidence of there being no identifiable sender or signature which constitutes fraud.

NCDX020S0000560606

- **Returning Your Vehicle.** If you reinstate your account or redeem your vehicle, your vehicle will be available for pickup at either the repossession service provider or the auction facility. Upon payment of the required amounts to reinstate or redeem, we will send a vehicle release authorization to the appropriate facility and provide you additional instructions at that time to pick up your vehicle.
- **Insurance, Extended Warranty, Vehicle Service Contract, and/or GAP.** If you do not reinstate your account or redeem your vehicle and you have insurance, extended warranty, vehicle service contract, and/or GAP financed as part of your contract, we will cancel it if we sell the vehicle. Unearned premiums or charges received by us will be applied to what you owe us.
- **Right to a Written Accounting.** Following the sale of your vehicle, we will provide you an Explanation of Calculation of Surplus or Deficiency as a written accounting of the disposition of your vehicle and your remaining account balance. You may also request this written accounting for at least one year after your vehicle is sold by writing to us at ATTN: COAF Vehicle Remarketing, Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024.