

EXHIBIT: A1



May 22, 2023

EXHIBIT: A1

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-946-0332

REPOSSESSION NOTICE

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



SANTIEL CHAMBERS

AUSTELL GA

#105
000004590

Account Number:

6201012146326

Vehicle:

22 CHEVROLE SILVERADO 15

VIN:

[REDACTED]

Dear SANTIEL CHAMBERS,

Your account is severely past-due, and your vehicle may soon be assigned for repossession.

You can still avoid repossession. If you can't afford the total due now, we may be able to help you with other options.

If you can no longer afford your payments, you can work with us to arrange a time and place for repossession. This allows you to remove any personal belongings at your convenience. It may also result in lower fees charged to your account.

Call 1-800-946-0332, use the Capital One Mobile app, or go online to see your account details.

Our repossession department agents are available:
Monday - Friday 8:00 a.m. - 10:00 p.m. Eastern Time
Saturday 9:00 a.m. - 6:00 p.m. Eastern Time
Sunday 1:00 p.m. - 10:00 p.m. Eastern Time

Evidence of fraud and swindles under 18 USC 1341

Please disregard this notice if you've already made your payment.

Sincerely,

Capital One Auto Finance

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

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

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

9DayPriorRepoAssign_00561



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EXHIBIT: A2



September 13, 2023

EXHIBIT:A2

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-946-0332

NOTICE OF STRICT ENFORCEMENT OF CONTRACT RIGHTS

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

SANTIEL CHAMBERS

AUSTELL GA

MI06
000000342

Account Number: 6201012146326
Vehicle: 22 CHEVROLE SILVERADO 15
VIN: [REDACTED]
Date of Contract: 1/29/2022

Evidence of fraud and swindles under 18 USC 1341

Dear SANTI EL CHAMBERS,

You have defaulted on your contract by failing to make payments when they were due. Your last payment was made on 09/12/2023 and as a result, your account is now 90 days past due. We are providing you with this notice of our intent to strictly enforce the contract you entered into with us and that the vehicle referenced above may be referred for repossession.

Because you have defaulted on your contract, we are free to exercise our rights in accordance with state law. These rights include, but are not limited to, the right to accelerate your debt in full, repossess the collateral, and obtain a repossession title. They also include the right, in many instances, to hold you personally responsible for any difference between the amount the collateral brings at sale and the remaining balance.

We want to help you stay in your vehicle and avoid repossession. Here are some of your options:

- Pay us \$349.74 by 09/20/23. Please note that this amount does not represent the amount needed to bring your account current and into good standing - this amount represents only the amount needed to stop us from proceeding to repossess your vehicle at this time. You will still be responsible for making all payments as required under your contract with us in order to prevent your vehicle from being referred to repossession in the future; or
- Pay us \$2,628.22 by 09/20/23 to bring your account current. Your next scheduled payment is due on 09/15/23. If you make your payment after that date, then you will also need to pay your \$999.24 due on 09/15/23 in addition to the amount noted above to keep your account current.

Please call us immediately at 1-800-946-0332 for additional details, as we may have other options available to help you resolve your situation and keep your vehicle. We are available to assist you Monday through Friday, from 8:00 a.m. to 9:00 p.m. Eastern Time. Our payment address is P.O. Box 60511, City of Industry, CA 91716-0511.

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September 13, 2023

EXHIBIT:A2

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-946-0332

NOTICE OF STRICT ENFORCEMENT OF CONTRACT RIGHTS

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.

Sincerely,

Capital One Auto Finance

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

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This communication is from a debt collector and is an attempt to collect a debt; any information obtained will be used for that purpose.

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

EXHIBIT: A3

EXHIBIT: A3



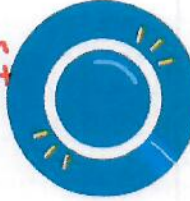
Account Number: 6201012146326
Vehicle: 22 CHEVROLE SILVERADO 15
ACCOUNT STATUS PAST DUE

YOUR MONTHLY AUTO STATEMENT

Statement Date: 09/25/2023

*Evidence of fictitious corporate name /
nom de guerre, false identity, misrepresentation
denationalization, and fraud in the inducement*

SANTIEL CHAMBERS
██████████
AUSTELL, GA 30108-2688



Get caught up fast by setting up a payment plan today.

We can help you get your account back on track and help avoid potential late fees. Call us at 1-800-946-0332 to set up a plan that works for you.

STATEMENT INFO

Current Payment Due: \$999.24
Past Due: \$4,646.20
Late Fees: \$280.00

Total Due: \$5,925.44
Payment Due Date: 10/15/2023

ACCOUNT INFO

Principal Balance: \$48,764.11
Payoff Amount: \$49,356.10
Payoff Good Through: 10/05/2023

TRANSACTION HISTORY

Transactions between 08/25/2023 - 09/24/2023

Only last 3 transactions will show.

Date	Description	Principal	Interest	Total
09/20/2023	Payment Received	\$0.00	-\$350.00 =	-\$350.00
09/12/2023	Payment Reversed by COAF	-\$1,291.27	-\$357.47 =	-\$1,648.74
09/12/2023	Payment Returned	\$1,291.27	\$357.47 =	\$1,648.74
				-\$350.00

Please detach and return the portion below with your payment.

PAYMENT OPTIONS
Pay or manage your account using our mobile app or online at www.capitalone.com | Pay by phone 1-800-946-0332



- Make checks payable to Capital One Auto Finance. Include your account number on check. **Don't send cash.**
- Send your check with payment coupon in envelope provided.
- Don't staple or paper clip your check to payment coupon.

Account Number: 6201012146326

Total Due: \$5,925.44

Due Date: 10/15/2023

Amount Enclosed: \$

SANTIEL CHAMBERS
██████████
AUSTELL, GA

Evidence of fraud in the inducement

Evidence of fraud and Swindles under Title 18 USC 1341



PAY ON THE GO.
Pay your bill securely and review transactions online or with the Capital One® mobile app.
Text **ONE** to **80101** to download the app.
Messaging & Data rates may apply.



Capital One Auto Finance
PO Box 60511
City of Industry, CA 91716-0511

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