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Steven D. Grierson
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LUBA DACE
[redacted]
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Self-Represented

DISTRICT COURT
CLARK COUNTY, NEVADA

LUBA DACE, Plaintiff, v. TD BANK/TARGET, Defendant.	Case No.: A-23-876885-C Dept. No.: 11 DECLARATION IN SUPPORT OF COMPLAINT FOR VIOLATION OF FDCPA 15 U.S.C. §1692

1. On or around 20 July 2023, 4 August 2023, and 28 August 2023, I made attempts to validate a supposed debt from TD BANK/TARGET so that I could pay it.
2. TD BANK/TARGET did not adequately validate the supposed debt under the FDCPA.
3. The inaccurate, unvalidated account still remains on my credit report and it is harming my ability to obtain new credit.

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4. As a result of not being able to obtain new credit I continue to suffer emotional distress and anxiety.

Declared under penalty of perjury.

I AFFIRM that a copy of this DECLARATION was mailed/delivered to Defendant.

Luba Dace

LUBA DACE
4 September 2023