

AFFIDAVIT OF Jason

STATE OF Minnesota)

COUNTY OF Stearns)

Pursuant to 28 U.S.C § 1746, Jason _____, having been duly sworn and upon oath, verifies, certifies, and declares under penalty of perjury as follows:

1. Jefferson Capital Systems, LLC (Jeff Capital) and their law firm, have filed a lawsuit in the 7th District Court against me with Case #73-CO-241705 that **I dispute I owe to Jeff Capital based on the false statements in the complaint.**
2. I looked over the lawsuit paperwork and I don't know why Jeff Capital owns the debt or why I owe them money as there is no document attached to the lawsuit showing they were assigned or sold the debt they claim I owe. The Complaint says the debt was assigned but there is no paperwork, title, or proof that shows this specific debt being assigned to Plaintiff from Synchrony Bank or even Synchrony Financial. The lawsuit does not meet the required Burden of Proof to show I owe a debt to this Plaintiff. I see no evidence that Jeff Capital obtained my specific debt or that I owe the amount to Jeff Capital they claim I do.
3. I believe after my research that the "debt" is located in a securitized trust and transferred by Synchrony Financial and no longer owned by Synchrony Bank. Otherwise, I would be sued on a "debt" if it was not already sold or transferred somewhere else. The Plaintiff Synchrony Bank securitizes all of its credit card debt at origination by bundling together a large pool of credit cards receivables and selling them to investors in the form of securities. The securities are then sold to the investors who receive a stream of payments based on the cash flows generated by Synchrony Financial or Synchrony Bank who hold onto the servicing rights when the receivables are sold to the secured trust. **See Exhibit A.**
4. This lawsuit is causing me emotional, financial, and physical distress on something with no proof I owe this debt amount. Jeff Capital has also reported information that has negatively affected my credit report. Dismissal of this suit and removing the negative reporting is warranted. I should not be sued by Jeff Capital in this case and dispute this. **See Exhibit B.**