CAUSE NO. CL-24-1450-A

Credit Corp Solutions Inc. Plaintiff,

vs.

ARGELIA LOPEZ Defendant.

IN THE COUNTY COURT

OF HIDALGO COUNTY, TEXAS

PLAINTIFF'S ORIGINAL PETITION

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TO THE HONORABLE JUDGE OF SAID COURT:

COMES NOW Credit Corp Solutions Inc. ("Plaintiff"), a corporation, and for cause of action against Defendant Argelia Lopez, would show unto the Court as follows:

Discovery Control Plan

1. Discovery is to be conducted under Level 1 of Rule 190 of the Texas Rules of Civil Procedure.

2. Plaintiff seeks only monetary relief of \$250,000 or less, excluding interest, statutory or punitive damages and penalties, and attorney fees and costs.

Nature of Case

3. Plaintiff seeks a recovery for damages arising from Defendant Argelia Lopez's default on a Credit Account, which Defendant used or authorized to be used and for which Defendant became obligated to repay. Plaintiff sues herein for suit on debt/account stated. Plaintiff seeks a money judgment against the Defendant.

Parties

4. Plaintiff, Credit Corp Solutions Inc., is a corporation .

5. Defendant Argelia Lopez is an adult individual upon whom service of citation may be had at Defendant's residence which is located at 133 W Blue Jay Ave, Pharr, TX 78577 or where they may be found.

Plaintiff's Original Petition - Argelia Lopez (S&A 2547743)

Page 1

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CL-24-1450-A

Venue

6. Venue is proper in Hidalgo County pursuant to Section 15.002(a)(2) of the Texas Civil Practice and Remedies Code because it is the county of residence for one or more of the defendants at the time the cause of action accrued.

Facts

7. In the usual course of business, Synchrony Bank advanced dollar amounts on a Credit Account, account number XXXXXXXXXX327, which Defendant used or authorized to be used for the purchases of goods, merchandise, services or for cash advances and for which Defendant became bound to repay Synchrony Bank for all amounts thereby advanced (hereinafter, the "Account").

8. The Defendant ceased making the required payments on the Account, thereby creating a default. Ultimately, the Account was charged-off on February 17, 2021. As of the filing of this lawsuit, there remains an unpaid balance of \$2,340.64.

9. Plaintiff is the true party in interest to the Contract in that it is the assignee, owner and/or beneficiary of all rights pursuant to an assignment of the Contract to Plaintiff.

10. On or about January 29, 2024, Plaintiff sent a letter to Defendant demanding payment in full of the Account (the "Demand Letter"); however, despite delivery of the Demand Letter, the Account has not been paid. There continues to be owed by Defendant to Plaintiff an unpaid balance of \$2,340.64.

COUNT I - Suit on Debt / Account Stated

11. Paragraphs 1 through 10 are incorporated by reference.

12. Plaintiff is the owner and beneficiary of all claims related to the Account. In accordance with federal regulations, Synchrony Bank sent monthly periodic statements for the Account to the Defendant. Based upon Plaintiff's records, there are no unresolved billing disputes related to the Account and the amount that is due and owing on the Account is \$2,340.64; said amount being just and true after all lawful offsets, payments and credits have been allowed.

Plaintiff's Original Petition - Argelia Lopez (S&A 2547743)

CL-24-1450-A

13. Plaintiff is entitled to recover on the Account because (i) transactions between Plaintiff and the Defendant gave rise to an indebtedness, (ii) there existed an agreement between the Plaintiff and the Defendant which established the amount that was due to Plaintiff, and (iii) the Defendant promised to pay Plaintiff on the debt which was incurred, but failed to do so.

14. Plaintiff has presented its claim to Defendant for payment, but Defendant has failed and refused to pay the amount owed.

Waiver of Attorneys Fees

15. Plaintiff expressly waives its right, if any, to recover its attorneys fees in this matter.

Conditions Precedent

16. All conditions precedent to Plaintiff's right of recovery have been fulfilled.

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CL-24-1450-A

<u>Prayer</u>

WHEREFORE, Plaintiff Credit Corp Solutions Inc. prays that Defendant Argelia Lopez be cited to appear and answer herein, that this Court set this matter for hearing, and that upon final hearing hereof, Plaintiff have judgment against the Defendant as set forth herein:

- a. Damages in the amount of \$2,340.64,
- b. Cost of Court, and

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c. For such other relief to which Plaintiff may show itself entitled.

Respectfully submitted,

SCOTT & ASSOCIATES, P.C.,

Digitally signed by Tarria Simmons Barker /s/ Tarria Simmons Bar DN: o=MJSPC, ou=Legal, uid=274578562 Date: 4/2/2024 1:52:55 PM

Tarria Simmons BarkelSBN 24128417

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ATTORNEYS FOR PLAINTIFF



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CL-24-1450-A



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Clerk of the County Court Hidalgo County, Texas 100 N Closner- 1st Floor Edinburg, TX 78539

ORIGINAL PETITION – CIVIL CASE COUNTY COURT

RE: Credit Corp Solutions Inc. vs. Argelia Lopez; TX County Court for Hidalgo County

Dear Sir or Madam:

Enclosed please find the following documents:

- Cover letter
- Original Petition (Original plus copies)

Instructions:

- Please file the Original Petition
- Please issue a separate Citation for each defendant for service by a private process server

The Citation(s) should be issued to:

Argelia Lopez 133 W Blue Jay Ave Pharr, TX 78577

• Please return this coversheet, the original Citation, and a filed-stamped copy of the Original Petition to ABC Legal by:



Mail to ABC Legal at 700 Highlander Blvd Ste 200, Arlington TX 76015

Hold for pickup by local ABC courier



Email to miscourts@abclegal.com

Thank you in advance for your assistance!

ABC Legal Services

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