

3242 NE 3rd Ave, Unit 1032
Camas, WA 98607

February 28, 2020

James Peck, CEO
555 W Adams St Fl 1
Chicago, IL 60661-3631

NOTICE OF DISPUTE
AGAINST AMERICAN
& GLOBAL RADIUM SOLUTIONS
File Number: 335962299
Soc Sec: 551-29-4427

Dear Mr. Peck:

I request your assistance with entering a “dispute statement” on my behalf as it relates to American Express Account Number 3791 305907 92006, and this same statement should also be entered against Radius Global Solutions who is collecting on behalf of American Express. Additionally I request your records be corrected to reflect that my account was closed in October of 2019, not the January 2020 date that your records show, and that the balance owing on the laptop at the time of the dispute was \$935.57, and not the \$2300+ now showing in your records.

I request you enter the following statement below verbatim:

“Consumer Randal South is disputing \$1942.43 against American Express for the purchase of a faulty laptop from System 76. The American Express account was closed at the request of the consumer Randal South in October 2019 because American Express refused to properly dispute and adjudicate charges for faulty merchandise from System 76. Additionally American Express refused to honor its extended warranty which typically covers faulty merchandise for a period equal to the manufacturer’s warranty after the manufacturer’s warranty expired. The remaining balance from the System 76 purchase at the time of the American Express account closure was \$935.57, and not the \$2300 that American Express shows.”

The following statement may supplement the statement above if your computer system has room for it.

“Consumer contacted System 76 during the 30 day return period, and brought to the attention of the seller that the touch pad was not usable when using the Pop_OS (Ubuntu) operating system. It was brought to the seller’s attention that the touch pad was improved after installing Debian Linux, but that there was no way to shut off the keyboard lights, and that the screen was very dim when using Debian Linux. System 76 agreed to fix the problems with the keyboard lights not shutting off in Debian, and the problem with the hypersensitive pad in Pop_OS, and advised it would be uploading drivers to the Debian repository. Subsequently the System 76 uploaded Ubuntu drivers to the Debian repository, and just changed the file name to .deb”. The drivers didn’t work, and the consumer Randal South was the victim of fraud.

In December 2018, approximately 6-7 months after the purchase, the seller announced that they were back pedaling their decision to fix the computer, and subsequent communications between December 2018 and June 2019 were to no avail. The consumer requested that

System 76 exchange the laptop for one that didn't have a Cleavo motherboard since they had announced on their website that they were going to manufacture their own motherboard, but System 76 refused to do this. A dispute was started with American Express, but American Express refused to process and adjudicate the dispute, and merely stated the consumer should have returned the merchandise within the first 30 days – even though there was a 1 year manufacturer's warranty on the laptop.

Subsequently the consumer filed a claim with American Expresses extended warranty program, and American Express consistently refused to acknowledge receipt of the claim – even though it was sent four time. As a result, American Express appeared to be acting in bad faith. During the month of October 2019, the consumer Randal South requested American Express to close the account, but American Express refused to do it. The total balance owing at the time the account was closed was in October 2019 appears to be \$1,006.86 and not the \$2300 plus now showing in Transunion's credit files. Timely payments of \$92/mo were made on this laptop since the purchase in late June of 2018, and no payment was ever late.”

Previously I was not able to upload a dispute statement to the Transunion Website, and subsequent efforts at working with supervisor Delores Molina were to no avail. At one point she called, and after returning her call I never received a response.

In support of my dispute is an October 2019 American Express statement showing payments that were made. Also, in support of my dispute is a statement from System 76 dated December 2018 announcing they were back pedaling their decision to support Debian, or implement any fix to the Pop_OS.

At this point American Express should issue a full refund to the consumer in the amount of \$1,006.86 since warranty claims are covered under their manufacturer's warranty. The \$1,006.86 represents the amount of money that the consumer paid American Express for the System 76 laptop. The original purchase price of the laptop was \$1942.43

Please send an electronic reply within ten days to <trusty1@zoho.com> so that I know you received this dispute statement. I look forward to your response. Your interest would be appreciated.

Sincerely,



RANDAL SOUTH
360-684-1475
<trusty1@zoho.com>

