



Raymond Gatling <rcgatling@gmail.com>

2nd Urgent Refund Request

3 messages

Raymond Gatling <rcgatling@gmail.com>

Sat, Jan 4, 2025 at 6:47 PM

To: Tom Montgomery <tmontgomery1995@gmail.com>

Cc: aj@ajhascredit.com, Jennifer Moye <gemconsultingllcct@gmail.com>

Dear Tom Montgomery and Aj or Aj and Tom Montgomery,

This email constitutes a formal demand for a full refund of \$3,500.

I am writing to reiterate my previous request and emphasize the urgency of this matter. I have previously expressed my strong preference for a swift resolution without the need for further communication or negotiation.

My preferred method of resolution is a direct refund of \$3,500 to my Navy Federal Credit Union account by Friday, January 10th. The necessary routing and account information is already on file with your company in email correspondence.

Please be advised that the failure to comply with this refund request by the specified deadline will necessitate the following actions:

* Filing a formal complaint with the Better Business Bureau. This action will publicly document the company's failure to address customer concerns.

* Filing a formal complaint with the Consumer Financial Protection Bureau. This agency is empowered to investigate and take action against companies that engage in unfair or deceptive business practices.

* Filing a formal complaint with the Attorney General's Office of Dallas. This office is responsible for protecting consumer rights within the state of Texas.

* Filing a formal complaint with the State of Texas. This will allow the state to investigate potential violations of consumer protection laws.

* Filing a formal complaint with the FBI Cyber Department. This action is appropriate if you suspect any fraudulent activity or cybercrime may be involved in this transaction.

I have already initiated contact with each of these agencies and have scheduled in-person appointments for Friday to formally file my complaints.

I trust that this revised communication will encourage a prompt and satisfactory resolution to this matter.

Sincerely,

Raymond Gatling

On Fri, Jan 3, 2025, 7:23 PM Tom Montgomery <tmontgomery1995@gmail.com> wrote:

Did we get the complaints filed with the Consumer Financial Protection Bureau (CFPB) and the Texas Attorney General's Office and FBI Cyber Crime Department?

If not, let's get it taken care of.

Also, let's schedule a call to review contractual compliance by all parties.

On Fri, Jan 3, 2025 at 1:13AM Raymond Gatling <rcgatling@gmail.com> wrote:

Dear AJ and Tom or Tom and AJ

I am writing to formally request a refund of \$3,500. I have previously asked you to stop sending me invoices for services I did not receive. You have seven days from today to process this refund.

It has become clear to me that your business is not providing the support I expected in helping me secure a loan. Instead, I have only received repeated invoices without any real assistance. I initially reached out for help in establishing a for-profit LLC, but I currently only have a non-profit LLC.

As noted in my previous emails, ***if I do not receive my refund by January 10***, I will move forward with filing complaints with the Consumer Financial Protection Bureau (CFPB) and the Texas Attorney General's Office and FBI Cyber Crime Department<https://www.consumerfinance.gov/><https://www.texasattorneygeneral.gov/><https://www.ic3.gov/>**Please respond to me by email only; do not call me. I would like everything documented from this point forward.**

Thank you for your immediate attention to this matter. I hope to resolve it amicably.

Sincerely,

Raymond Gatling
Navy Federal Credit Union
Account Number: 7183886840
Routing Number: 256074974

Tom Montgomery <tmontgomery1995@gmail.com>
To: Raymond Gatling <rcgatling@gmail.com>
Cc: aj@ajhascredit.com, Jennifer Moye <gemconsultingllcct@gmail.com>

Sat, Jan 4, 2025 at 6:58 PM

Please file a formal complaint with the Better Business Bureau.

Please file a formal complaint with the Consumer Financial Protection Bureau.

Please file a formal complaint with the Attorney General's Office of Dallas.

Please file a formal complaint with the State of Texas.

Please file a formal complaint with the FBI Cyber Department.

Please schedule a call for us to review all contracts and ensure compliance by all parties.

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Raymond Gatling <rcgatling@gmail.com>
To: Tom Montgomery <tmontgomery1995@gmail.com>, aj@ajhascredit.com, Jennifer Moye <gemconsultingllcct@gmail.com>

Mon, Jan 6, 2025 at 11:29 PM

Dear Tom and AJ,

I wanted to follow up regarding the necessary documentation and settlement I previously mentioned. (\$3500) I had provided you an opportunity to settle this matter and I asked you to comply via email which you will NOT.

Since I have not received a satisfactory response, I will be moving forward with my complaints regarding this issue and how it has impacted my experience with your credit scam funding business. You (Tom) and AJ are full of lies. You (Tom) and Aj will not scam or talk your way out of taking people money. You have done nothing but talk and invoice and ask for more money and pay more invoices, without a service or anything!

Thank you for your non attention to this matter as always. As I stated in previous emails I will be filing on Friday, January 10th 2025.

Best regards,
Raymond Gatling

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