DEFENDANT	§	HARRIS COUNTY, TEXAS
JENNIFER WALTERS,	§	
	§	
	§	
	§	
V.	§	JUDICIAL DISTRICT
	§	
	§	
	§	
PLAINTIFF	§	
SECURITY CREDIT SERVICES, LLC,	§	IN THE DISTRICT COURT
CAUSE NO		Filed. 3/9/202

### PLAINTIFF'S ORIGINAL PETITION

## TO THE HONORABLE JUDGE OF SAID COURT:

SECURITY CREDIT SERVICES, LLC, Plaintiff, by and through its attorneys of record, complains of JENNIFER WALTERS, Defendant, and for cause of action shows:

# A. Parties

- 1. Plaintiff is SECURITY CREDIT SERVICES, LLC. As a non-individual, Plaintiff has not been issued a driver's license or a Social Security number.
- 2. Defendant, JENNIFER WALTERS, is an individual resident of the State of Texas who can be served at 1550 KATY GAP RD APT 3309, KATY, TX 77494 or wherever the Defendant may be found.

#### B. Jurisdiction and Venue

- 3. This court has jurisdiction over the lawsuit because the amount in controversy is within the jurisdictional limits of the court.
- 4. Venue is proper in Harris County under Texas Civil Practice & Remedies Code Section 15.002(2) because it is the county where the Defendant resides.

### C. Discovery Level

5. Discovery in this case is intended to be conducted under Level 1 of Rule 190 of the Texas Rules of Civil Procedure.

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### D. Facts

- 6. Plaintiff seeks recovery for damages arising from Defendant's breach of a credit card agreement (the "Account") entered into by Defendant, 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 and for breach of contract, and seeks a money judgment against the Defendant.
  - 7. Defendant ceased making the required payments on the Account, thereby creating a default.
- 8. Ultimately, the Account was charged-off on 06/26/2020. As of the filing of this lawsuit, there remained an unpaid balance of \$43,176.58.
  - 9. Plaintiff is the true party in interest, owner, and/or beneficiary to all rights in the Account.
- 10. Plaintiff made demand to Defendant for payment in full of the Account; however, the Account has not been paid.
  - 11. There continues to be owed by Defendant to Plaintiff an unpaid balance of \$43,176.58.

### E. Count 1 – Account Stated/Debt

- 12. Plaintiff is the owner and holder of all claims related to the Account. In accordance with federal regulations, monthly periodic statements for the Account were sent 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 \$43,176.58. All lawful offsets, payments, and credits have been allowed.
- 13. Plaintiff is entitled to recover on the Account because (i) transactions between the parties (or their predecessor-in-interest) gave rise of an indebtedness of Defendant to Plaintiff; (ii) there existed an agreement between the parties that established the amount due; and (iii) the Defendant promised to pay on the debt, but failed to do so.
- 14. Plaintiff presented its claim to Defendant for payment, but Defendant has failed and refused to pay the amount owed.

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#### F. Count 2 - Breach of Contract

15. Plaintiff is the owner and holder of all rights under the Account opened by Defendant. Defendant breached the agreement between the parties by failing to pay all amounts due and owing on the Account in accordance with the terms of the agreement.

16. Based upon Plaintiff's records, the amount that is due and owing on the Account is \$43,176.58. All lawful offsets, payments, and credits have been allowed. Plaintiff presented its claim to Defendant for payment, but Defendant has failed and refused to pay the amount owed.

#### G. Conditions Precedent

17. All conditions precedent have been performed or have occurred.

### H. Prayer

- 18. For these reasons, Plaintiff asks that the court issue citation for Defendant to appear and answer, and that Plaintiff be granted relief as follows:
  - a. Plaintiff be granted judgment against Defendant for \$43,176.58 as of May 2, 2023;
  - b. Plaintiff be granted judgment for all costs of court;
  - c. Plaintiff be granted post judgment interest at the rate allowable by law; and
  - d. Plaintiff be granted such other and further relief to which it may be justly entitled.

Respectfully submitted,

XOACK LAW FIRM, PLLC

By:

Craig Noack, TBN 24026474

Carolyn J. Noack, TBN 24036214

Eric Spence, TBN 24070658

Joshua Hansen, TBN 24113718 Nathaly May, TBN 24116731

Amelia Mitchell, TBN 24126143

24165 IH-10 West, Ste. 217-418

San Antonio, Texas 78257

Phone (210) 963-5733 | Fax (210) 579-1777

E-service email: office@noacklawfirm.com

ATTORNEYS FOR PLAINTIFF

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