
James Knight

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Bentonville AR 72712

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**Shine Solar and Affiliates
CC Bank
3280 N University Ave,
Provo, UT, United States, Utah 84601
Attention : Disputes and Ethics
Attention : Credit Reporting Bureaus
Attention: BBB, CFPB, and FTC**

To whom it may concern,

The purpose of this letter is to inform you of my intentions of making continued cooperative efforts on a bad business relationship. As the consumer of your company and affiliates, I only can fully testify of “buyer’s remorse.” **I am not proud nor pleased to be in business with CC Bank or Shine Solar LLC: Unethical. Harmful.**

FALSE ADVERTISING per SHINE SOLAR.

The moment I, James Knight, still recall how Shine Solar made public claims how consumers can reduce their electric bill as low as \$15.00 via radio commercials. Whenafter I, James Knight, the consumer determined the loan terms proved unaffordable, I was only met with adversity and continuous harassment. From Shine Solar’s bank affiliate and loan servicer CC Bank, located in the state of Utah, I’ve experienced and received coercive gestures by CC Bank finance officer Kyle. He called me during employment hours, ‘demanding I make timely payments’ with a stern tone of voice. This we undeniably know stands as a direct violation of the FCRA ([shorturl.at/ovzGH](https://www.ftc.gov/shorturl.at/ovzGH): subsection 806 Harassment), capable of subjecting the offender to federal repercussions. This description applies to Kyle or even CC Bank in its entirety.

According to the 'United States Department of Justice's definition' for predatory lending, "**Predatory lending practices, broadly defined, are the fraudulent, deceptive, and unfair tactics some people use to dupe consumers into unaffordable terms for a specified amount.(shorturl.at/nqllW).**"

Circumstances also include liens and contractual obligatory terms to any consumer 'for the sole benefit of the lender.'

In 1964, the federal law ruled in favor to clarify further description of unethical behaviors from lenders. "The FTC's rulings developed examined three questions: whether the practice "offends public policy"; "whether it is **immoral, unethical, oppressive,** or unscrupulous"; or "whether it causes substantial injury to consumers (shorturl.at/jmR26)."

As the consumer, whom Shine Solar and CC Bank contracted unethically to their loan, I am suffering in the regard that I struggle to bring home groceries for my household, including my credit report damaged.

Agreeable that the loan, recently restructured to what CC Bank, the lender, perceives at a proposed lowered rate. Unfortunately the monthly payment still proves excessive and beyond consumer's personal affordability. **The FCRA directs for any lender's negative reporting towards full dismissal 'after 7 years** (shorturl.at/ahozN).'

CC Bank continues to deny me consumer access online and currently.

As the consumer, I am entitled to 'federal protected information' to access and that I may determine my continued efforts toward loan satisfaction. Please review the FCRA federal law's description that consumers are guaranteed their consumer information (shorturl.at/fkvDO "key takeaways").

According to the *CFPB's guidelines (1006.30(a))* regarding negative credit reporting: "Communicating **Before Credit Reporting requires any debt collector from reporting collection items to consumer reporting agencies** unless the debt collector has already communicated with the consumer, by, for example, sending a letter to the consumer." To add more adversity to my circumstances, my account came into "charge-off" status. Only after this occurred then they informed me by letter and further threatened me toward any legal means necessary.

Their reporting damaged my credit report. This too also is considered harming the consumer.

We began this inconvenience in the year 2017, when Shine Solar LLC “started-up” in Bentonville Arkansas.

Recalling the Global Pandemic devastated global communities throughout 2018 and 2019. My continued efforts of monthly payments to your webportal proved useless. [**I called both Shine Solar and CC Bank for nine months, no one responded. No one returned my calls for nine months.**] **Did you get the NINE MONTHS PART?** It was in the year 2020, I further discovered Shine Solar’s decision to “restructure” and “relocate” the entire organization. In addition, I learned from a co-worker who befriended a Shine Solar associate. She reported all Shine Solar associates had orders to work from home. Other associates also awaited instructions to return to full duty when the pandemic receded.

Seeking recovery from this loan in 2021, a Shine Solar front office associate called me via cellphone and asserted my next visit to their campus will prove reason enough towards law enforcement. The Chief Branch Officer, “sorry but there’s nothing we can do to help.”

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What a shady and unbecoming response from this company: Shine Solar LLC! The branch officer met me on the guest floor. She further informed me they terminated the agent who obligated me into this mess, Dautis Smith, for puffing up for additional commission. Year 2017-18, Shine Solar originally conveyed to consumers via radio commercial (“you can lower your electrical bills as low as \$15.00 a month through Shine Solar Panels”) This unethical practice too stands as a violation before federal law. Whenever an advertiser makes exaggerated claims about a product in order to make it sound more appealing to consumers. This can be misleading and cause people to move forward with an outcome proving quite the opposite. This damages all parties involved. Shine Solar also boasted that

consumers can get an annual tax break. My wife and I only saw this happen once since the loan origination in 2017 (Barbara's Tax Service:shorturl.at/JQUW1)

Thus I have identified a few potential incidences of unethical behavior from Shine Solar and CC Bank. "Violations of the FCRA can carry fines including damages if any are incurred (shorturl.at/dsBDQ)." The FCRA provides for maximum penalties of \$4,367 per violation in the case of lawsuits brought by the FTC (shorturl.at/ntyZ5).

According to the United States Department of Justice's definition for predatory lending, "**Predatory lending practices, broadly defined, are the fraudulent, deceptive, and unfair tactics some people use to dupe consumers into unaffordable terms for a specified amount.**(shorturl.at/nqILW)."

Just so that I am legally clear:

As long as I remain contractually obligated towards your unkind terms, I will remain resentful and fully opposed to anything that refers to your endeavor. For the record and to respectfully 'refute any legal assumption' on my part: My continued payments **do not gest to any conceivable degree that I approve nor condone my business with you.** Nor do I enjoy the very thought of Shine Solar LLC, or CC Bank located in Utah.

It is upon the shoulders of CC Bank's best interest to treat all consumers with dignity and respect. Banks like CC Bank must show their sense of ethics, and abide by civic responsibility. This includes times when you must guide and protect consumers towards the best outcome, including saying "no." This experience with this company has only shown ethical failure.

The Ethical Question:

To the principles that govern CC Bank and its practice, I ask:

"Would you rather sustain a solid rate of consumers by maintaining ethical practices, proving meaningful relationships, and abiding by federal law?"

or

"Would you prefer to continue contracting to clients unethically; who fully resent you for your harmful practice from what I've seen?"

Buyer's Remorse

My current employer Walmart provides a biweekly payout of 700 each month. I suffer from the inability to provide properly for my household. Shine Solar rejected my plea to seek recovery from false advertising of Shine Solar. I still pay double the expense from what they claimed. After paying rent, utilities, and insurance, I barely have 20.00 for groceries. Is this acceptable to you?

In Conclusion

I pleased to inform you that I, the consumer, have reported CC BANK's (lender) and Shine Solar LLC's unethical practices to the Better Business Bureau, The CFPB, The FTC, Experian, Equifax, and Transunion.

I am within my rights to request and limit specified means of communication, in the sense you will communicate (by email : mrjamesknight07@gmail) prior to reporting to the credit bureaus. Continued payment does not mean I condone nor do I at any degree or level enjoy my obligation with your venture. I, the consumer, want CC Bank gone.

I still continue to suffer because of this obligation.

I hereby respectfully ask to have this loan dismissed, forgiven, and fulfilled. **I am pleased to inform you that I will continue to forward monthly payments on that which I can afford.** Yet I sense that your response is leaning towards unfavorable and not likely. In addition I humbly request consideration to readily access consumer information at will via CC Bank web portal. By 2024, you will have this negative reporting removed from my credit report, non negotiable.

Until such a time, [**thank you for continuing to work with me towards satisfying the loan**], but with fair and ethical treatment directed and described by federal law.

Sincerely

James Knight

Former Navy

References:

CONSUMER FINANCIAL PROTECTION BUREAU, 02,2020. Communicating Before Credit Reporting-1006.30(a) [shorturl.at/jZ356](https://www.consumerfinance.gov/shorturl.at/jZ356)

Consumer Rights Under the Fair Credit Reporting Act (FCRA), remove outdated, negative information after 7 years, [shorturl.at/bdfG1](https://www.consumerfinance.gov/shorturl.at/bdfG1)

Harassment or Abuse, USA.gov [shorturl.at/cgw28](https://www.consumerfinance.gov/shorturl.at/cgw28)

Non-Compliance. Maximum Penalties. [shorturl.at/ntyZ5](https://www.consumerfinance.gov/shorturl.at/ntyZ5)

United States Department of Justice, April 16, 2015 “What is Predatory Lending?”