

## WHO IS UHG I LLC or UNITED HOLDING GROUP

Securitization equals Pretzel Collectors.

They sue on charged off note deficiencies, credit card debts, and fintech accounts like Lending Tree and LendingCorp or Web Bank and sues consumers through Michigan Collection law firm, Weltman, Weinberg & Reis or Doberstein Law.

# CFPB Sues United Holding Group, Its Affiliates

The defendants allegedly harmed consumers by:

- **Allowing third parties to deceive consumers:** UHG, UDH, and JTM and their owners were aware some of their third-party collection companies were deceiving consumers through false and misleading statements. The defendants received hundreds of complaints that their collection companies were threatening arrest, jail, or lawsuits if consumers did not pay their debts imminently. The defendants also received recorded phone calls in which some of their third-party collection companies falsely threatened suits or made false statements about credit reporting. The defendants continued to place debt with and sell debt to these companies, allowing them to continue to collect on consumer debt after receiving evidence of their violations. As a result, some of the third-party companies continued making false threats and misleading statements for years when collecting on debt they received from the defendants.
- **Placing debt with and selling debt to collection companies engaged in unlawful behavior:** UHG, UDH, and JTM and their owners substantially assisted third-party collection

**WORST(Best) Assignments generally in the business.** Because the whole thing of most of the online personal loan platforms is based upon an AI funding platform on debts automatically securitized, schizophrenic filings by UHG.

Suits have headings and captions stating one entity is the original creditor when clearly, it is not. Just read their own documents.

As the funding securitization of the debt collection industry moves in on all of this, they have to be careful who the original creditor is vs who they want it to be.

**Let me explain**

Look at Wrongly captioned lawsuit heading. Has NetCredit as the original creditor. The Original Creditor is Rep as stated in UHG's own loan paperwork:

**FEDERAL TRUTH IN LENDING ACT DISCLOSURES**

**CREDITOR:**

**Republic Bank & Trust Company  
4030 Smith Road  
Cincinnati OH 45209**

**BORROWER:**

Caption in Court documents says:

WWR #040585455

STATE OF MICHIGAN  
IN THE 67-5TH JUDICIAL DISTRICT COURT

UHG I LLC,  
ORIGINAL CREDITOR: Net Credit

PLAINTIFF,

CASE NO.

v.

LYCHELLE LYNCH,

DEFENDANT

WELTMAN, WEINBERG & REIS CO., L.P.A.  
BY: DANIEL E. BEST, P58501  
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COMPLAINT

**Why do they do this:**

**Because of securitization:**

**Lending Club, WebBank, look how many companies own the debt:**

bank_name	
bank_account_type	
routing_number	
bank_account_number	
original_creditor	netcredit_bank_partnership
creditor	netcredit
batch_number	092720184JTM
agency_id	4
etl_date	9/27/2018
JTM Purchase Date	9/27/2018
Owner	JTM Capital Management, LLC
Flex Tag	JTM

Absolutely crap cases and ownership proof.

Go to my video on Securitization but really, see the Podcast+ docs in the UHG section: for a securitized loan being sued upon by a debt collector like UHG. The section and pleadings will explain all the *pretzel ownership* of a debt that long ago disappeared.

In my experience, their lawsuits are haphazardly put together with missing proof. The basic pleading or lawsuit you will receive with be the same throughout the State of Michigan and have really have no basis of fact proving you owe the debt. In fact, any title or assignment proof fails to show you owe the debt or that UHG has a right to sue you. Look at the assignments and bill of sale attached to your complaint. It will not have a direct and specific assignment of your debt being sold from the original creditor to UHG.

[Sample UHG lawsuit](#)

[Sample UHG Complaint](#)

[UHG Weltman Sample Lawsuit](#)

[Answer to UHG I, LLC Lawsuit](#)