

STATE OF CONNECTICUT
STAMFORD-NORWALK
JUDICIAL DISTRICT

DOCKET NO: FST-CV22-6056098 S : SUPERIOR COURT
2024 APR 24 A 12: 23

STUDENT LOAN SOLUTIONS, LLC : JUDICIAL DISTRICT OF

V. : STAMFORD/NORWALK

NATASHA HAYNES : AT STAMFORD

: APRIL 24, 2024

MEMORANDUM OF DECISION

This case involves a student loan made to the defendant, Natasha Haynes. The loan remains unpaid. It was originated by Bank of America. (Exhibit 1.) and assigned to the plaintiff Student Loan Solutions, LLC, in 2017. (Exhibit 2.) The defendant Haynes, representing herself, asserts she has no knowledge of this loan. In her answer Haynes claims the signature purportedly hers is not hers. In the same answer she denies Paragraphs 1, 7, and 8 of the complaint, and indicating she “does not know” what the response is to the complaint’s remaining allegations.

A trial of this case took place on December 19, 2023, before the undersigned Judge Trial Referee. Christopher Ruh, the managing member of the plaintiff, Student Loan Solutions, LLC, testified for the plaintiff, stating on direct

examination that the outstanding unpaid amount of the loan was \$12,500.27. Exhibit 2 is the bill of sale from the original lender, Bank of America, to the present plaintiff, Student Loan Solutions. Mr. Ruh also testified that the debt owed by the defendant to the plaintiff was listed by the plaintiff in connection with a Bankruptcy Court proceeding that Ms. Haynes admitted in her testimony she was involved in around the year 2012. However, there is no evidence the debt was discharged, and Ms. Haynes has not contended it was.

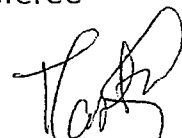
Ms. Haynes has argued that the claimed debt did not appear on her credit report. Mr. Ruh testified at trial that the loan never appeared on any credit report, because it was never reported to a credit reporting agency. There was no rebuttal to Mr. Ruh's testimony. He also testified that three demand letters had been sent to the defendant.

Student Loan Solutions seeks a judgment of \$12,500.27, plus legal fees of \$1,760.00. The court finds the plaintiff has proved its claims by a preponderance of the credible evidence and is entitled to the above judgment and legal fees, the latter of which are eminently reasonable.



Taggart D. Adams
Judge Trial Referee

Decision entered in accordance
with the foregoing on April 24th, 2024
Notice sent to all counsel of record on
4/24/2024. Copy of decision sent to Natasha
Haines on 4/24/2024.



Tarcy Castro
(TAC)