

Exhibit 7

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK**

UPSOLVE, INC., *et al.*,

Plaintiffs,

-v-

Case No. _____

LETITIA JAMES, Attorney General of New
York,

Defendant.

DECLARATION OF CHRISTOPHER LEPRE

1. My name is Christopher Lepre. I am over the age of twenty-one and competent to testify to the matters set forth in this Declaration. Unless otherwise indicated, the facts stated herein are based on my personal knowledge or upon my review of documents to which I have access.

BACKGROUND

2. I currently live in Lynbrook, New York, with my significant other and two children.
3. I work as an instrumentation and electronics technician at a power plant. I have been working at this power plant for eleven years, and have been working in this field since 1996.
4. I am also a veteran. I served this country in the U.S. Navy from 1996 to 2000.

FINANCIAL HARDSHIP

5. In 2015, my car flipped over, causing significant and costly damage that I could not afford to fix. As a result, I was left with mounting debt, worsening credit, and no car.

6. Because of my bad credit, I was unable to find a fair, low-interest loan that I could use to purchase a new car. I needed a car to get to work and take care of my family. In 2017, left with no choice but to take on a high-interest loan, I purchased a used Mercury Mountaineer. I could only put down a small down payment, so I was stuck purchasing a car from one of the only car dealerships willing to sell to individuals, like me, with poor credit. They sold me the car for \$15,000, but with the high interest loan from Credit Acceptance, a subprime auto-lender, the total amount with interest and other costs came to roughly \$21,000. I felt like I was being taken advantage of due to my poor credit, but I had no choice because I needed the car in order to properly care for myself and my family.

7. Based on my experience, the car was a lemon. After three months, it stopped working due to engine problems. I brought the car back to the dealership to have it repaired because I thought the warranty I purchased would cover the repair expenses. However, the warranty company refused to pay, and I could not afford to get the car back. I was once again left without a car and even more debt. And now my whole life has been upended – all because of a car that stopped working shortly after I bought it.

8. The lender, Credit Acceptance, started calling me and demanding that I repay the loan. I tried speaking with them repeatedly to explain that the car didn't work and that I no longer had it. It did not seem fair to me that I would be responsible for full repayment on a loan for a car that had stopped working after only a few months and that the dealer kept. Despite what had happened, Credit Acceptance refused to budge and demanded payment in full.

MY EXPERIENCE WITH THE LEGAL SYSTEM

9. The next time I remember hearing from Credit Acceptance was when I received notice of a default judgment against me for \$15,909.79. Prior to this, I don't remember hearing anything about the lawsuit. I don't remember receiving a court date or being told to appear in court. I couldn't respond to the lawsuit or go to court to be heard because I didn't know what I needed to do in order to defend myself.

10. I believe that even if I had received the papers, I would not have known what to do in my lawsuit. And I would have been interested in finding somebody who was willing to give me free legal advice about how to respond to the lawsuit.

11. I now know that there was a default judgment against me because I did not respond to the lawsuit. I wish I had gotten my day in court so that I could have explained to the judge what happened to me. I believe my life would have been much better and different if I had that opportunity. Instead, as far as I know, the judge decided the case without hearing my side and without Credit Acceptance ever having to prove their case to the court with evidence.

12. Before this experience, I thought that in America, the country that I honorably served, we would ensure that everyone gets their day in court before having to suffer the potentially awful consequences of losing a lawsuit. But that is unfortunately not what I experienced.

13. As soon as I received the judgment against me, I called and left voicemails for a few lawyers, who I found through the internet. None of the lawyers returned my calls. I also did not know of any resource that would have provided me with free legal advice, though I definitely would have taken it. I was left with no options and did nothing as a result.

14. Credit Acceptance started to garnish my wages so they could collect on the judgment.

15. I tried again to find a lawyer to help me. I sent emails and left voicemails, but I never heard back from anyone. Even if one of them had responded, I believe that it is unlikely that I would have been able to afford legal representation because of the effect of the wage garnishment on my income and the other needs that my family has.

16. Defaulting in the debt collection lawsuit has severely and negatively impacted my life.

17. The wage garnishment amounts to over \$1,000 a month. Instead of being able to spend my hard-earned salary on my rent or getting a new car so that I could take my child to school or go to the grocery store to get food for my family, I have to repay a judgment from a case where I did not even get the opportunity to be heard in court and never got any legal advice to help me understand what my rights were.

18. The timing of the wage garnishment was also unfortunate because it started at the beginning of the COVID-19 pandemic. In the early days of the pandemic, I had to miss work for two weeks, without pay. The combination of the wage garnishment and this immediate lack of income meant that I could not afford to pay my rent, so I was forced to borrow from my 401(k) retirement savings just to come current. The wage garnishment also caused me to be late in paying my utility bills.

19. One of the worst consequences of not being able to have my day in court was that, on my understanding, the judgment and wage garnishment further damaged my already low credit score. Based on my knowledge and experience, my bad credit means I can only get a very high-interest loan for a car, with an interest rate around 25% per year. I believe that my credit score is in the 400s now.

20. Due to the wage garnishment, I cannot afford a car, particularly at such a high interest rate.

21. The inability to afford a new car not only affects me, but also my family. I cannot take my three-year-old child to the things that she needs to do, I cannot drive my significant other's ten-year-old child to school, and I cannot drive to work. As a result, I have to use Ubers and taxis to accomplish basic tasks, like going to the grocery store or to the pharmacy, and those costs also add up. Now my family and I have to live close to the train station, even if we would rather live somewhere else, so that I can access public transportation to get to my job. It's not easy but I make it work so that I can provide for my family.

22. Even when Credit Acceptance is finished garnishing my wages in April of 2022, I believe that the wage garnishment will continue to affect my credit score and keep it low. I am afraid that I will never be able to get a fresh start because I wasn't able to fight back in court.

23. I did not and still do not understand how the legal process works. I am confused about why I did not get the opportunity to have my side heard by a judge. I don't know how I went from receiving harassing phone calls demanding payment to wage garnishment without ever having my day in court. I wish I knew how to understand and access and use the court system so that I could have avoided the negative consequences of the lawsuit for myself and my family.

24. I believe that if I could have received free legal advice about how to respond to the lawsuit, I would have taken it in a heartbeat. Having access to good, free legal advice could have helped me access the court and potentially avoid the harmful consequences that my family and I have suffered.

25. At the very least, if I had been heard in court, I would feel that the decision was fair and based on all the facts. If I had been heard, I believe I would have more faith that America's

legal system ensures that everyone gets their day in court, no matter who they are or what they have been through in their life.

I declare under penalty of perjury that the foregoing is true and correct to the best of my knowledge. Executed this 18 day of January, 2022.



Christopher Lepre