

NOTICE OF BREACH OF PAYMENT AGREEMENT

Case No: 25-33487

Debtor: Tricolor Auto Group, LLC

Creditor: Claudia Lizeth Mahecha Ruiz

FILED

MAR 23 2026

CLERK, U.S. BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS

To the Honorable Judge / Chapter 7 Trustee:

I am attaching evidence of a **Payment Reduction Agreement** established on **August 22, 2025**. This agreement consisted of **six (6) bi-weekly payments** (every two weeks).

The servicer, **Vervent**, is currently **failing to honor this agreement** by demanding full original payments and ignoring the modified terms and discounts previously granted. This breach, combined with the safety defects documented by Ford, constitutes predatory billing and consumer fraud.

I request that this breach be considered as further grounds for the total rescission of the contract and the immediate release of the lien on my vehicle.

Signed: Claudia Mahecha Ruiz

