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# MEDIA KIT 2026

SERV ASSOCIATES INC

Serv Associates Inc. is on a mission to stop corporations from using their policies to circumvent the laws that regulate them. Our role is to monitor and assist US governance of commerce by performing independent investigations, advocating for consumers, and compelling enforcement. The intent of our work is to get consumers their money back, inform regulators of consumer law violations, and to design better financial products for working people.

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## ABOUT US

Serv Inc. was founded in response to widespread calls for help from consumers struggling against corporations with unlimited resources. The work reflects a simple truth: individuals cannot fight Goliath-sized institutions alone. Serv Inc. equips consumers with tools and research that make it possible to hold corporations accountable while using collective consumer power to force innovation in finance.

## OUR TEAM

At the U.S. Treasury, our founder learned investigative research and training methods used to detect financial schemes, assess fraud claims, and process them systemically. Our team consists of current or former federal employees, legal counsel in finance and business law, as well as experienced policy administrators acting as advocates and educators. .

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## OUR SERVICES

We perform independent investigations on pooled debts to help consumers get refunds on any debt created using deceptive corporate finance practices. We advocate for consumers and use the data we collect from them to train corporations and provide investigation and reporting services for certain regulatory bodies who lack such claim departments.

## ACHIEVEMENT

Our clients across the nation have allowed us to compile real statistical data about how corporate finance works and exactly why many debts (standard loan transactions) are unenforceable. Several client investigations have resulted in enough proof to release them from pooled mortgage and car loan obligations, and secure refunds of their payments.

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# FOUNDERS STORY

Serv Inc. was born from lived experience, professional training, and public demand. After serving at the U.S. Treasury, our founder learned how to investigate financial schemes and uncover hidden risks in structured finance. Combined with several generations of family history in federal administration and professional training, this expertise shaped a mission to stand with consumers who face overwhelming odds against corporations. Serv Inc. was founded in response to public outcry from people who wanted to defend themselves but lacked the advanced skills needed to navigate securitization and complex contracts. Today, we channel that expertise into consumer advocacy and contract modernization that levels the playing field. Consumers now have added regulatory functionality that does not require expensive legal services.



## PULL QUOTES

“Enforceability is the foundation of market stability. Without it, commerce collapses.”

“Consumers don’t lack the will to fight, they lack the tools. We supply those tools.”

“Boilerplate contracts are the weak link in structured finance. Modernization is overdue.”

“David wins when he understands Goliath’s rules. We exist to decode those rules.”

## SUGGESTED INTERVIEW QUESTIONS

- Why do you describe consumer finance as a “David vs. Goliath” fight?
- What lessons did you take from your time at the Treasury that apply to today’s markets?
- How does Serv Inc. uncover unenforceable terms in finance contracts?
- What risks do unenforceable contracts pose to consumers and to the stability of markets?
- How can consumer pressure drive innovation in the financial system?
- What role do regulators and courts play in your work?
- What is Serv Inc.’s “national inquiry into pooled debts,” and why does it matter?



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At Serv Associates Inc., our mission is to monitor and assist the United States' regulation of commerce in North America. We restore lawful administration and financial equity through contract modernization, regulatory enforcement, and consumer advocacy. We operate at the intersection of law, finance, and trust governance, helping individuals, communities, and institutions navigate complex legal and financial systems with clarity and confidence.

We specialize in identifying and resolving misrepresentations in financial instruments and transactions; including mortgages, auto loans, credit products, and securitized obligations by applying TILA, RESPA, UCC Articles 3 & 9, FDCPA, FCRA, and trust law standards. Our work empowers consumers to challenge invalid claims, recover overpayments, correct credit records, and secure lien releases while providing institutions with lawful, enforceable contract models that minimize risk and regulatory exposure.

## **SERV TOGETHER. SOAR TOGETHER.**

### **Our services include:**

- Contract & Assignment Audits (Mortgage & Auto)
- Regulation E, TILA, & Trust-Law-Based Dispute Drafting
- Quiet Title Actions, Declaratory Relief, & Enforcement Roadmaps
- Regulatory Complaint Preparation (CFPB, FTC, AG, DMV, SEC, OCC)
- Customized Contract Templates & Equity-Sharing Credit Models
- Forensic Accounting & Securitization Analysis
- Government & Institutional Advisory for compliance and modernization

Through transparent, research-driven strategies, we equip our clients to assert their rights, restructure obligations lawfully, and build new financial relationships based on trust, performance, and equity. Whether facing a complex dispute or seeking institutional reform, Serv Associates Inc. is your strategic partner in restoring lawful order to commerce.