

The background of the slide is a dense field of 3D-rendered numbers in various shades of blue and white. The numbers are of different sizes and are scattered across the frame, creating a sense of depth and movement. Some numbers are in the foreground, appearing larger and more detailed, while others are in the background, appearing smaller and more blurred. The overall effect is a vibrant, data-oriented aesthetic.

Credit Card Debt

Chief Judge Kevin Higgins

Sparks Justice Court

January 30, 2025

Credit Card Default Checklist

The Complaint must include all of the following:

- ❑ The name of the issuer of the debt;
- ❑ The last four digits of the account number;
- ❑ All subsequent account numbers assigned to the debt by all assignees;

and,

- ❑ The date of the default on the credit card debt.

NRS 97A.165

Contractual liability is established by

- The written application for the credit card;

or,

- Evidence that the cardholder incurred charges **and** made payments.

NRS 97A.160(1)(a)



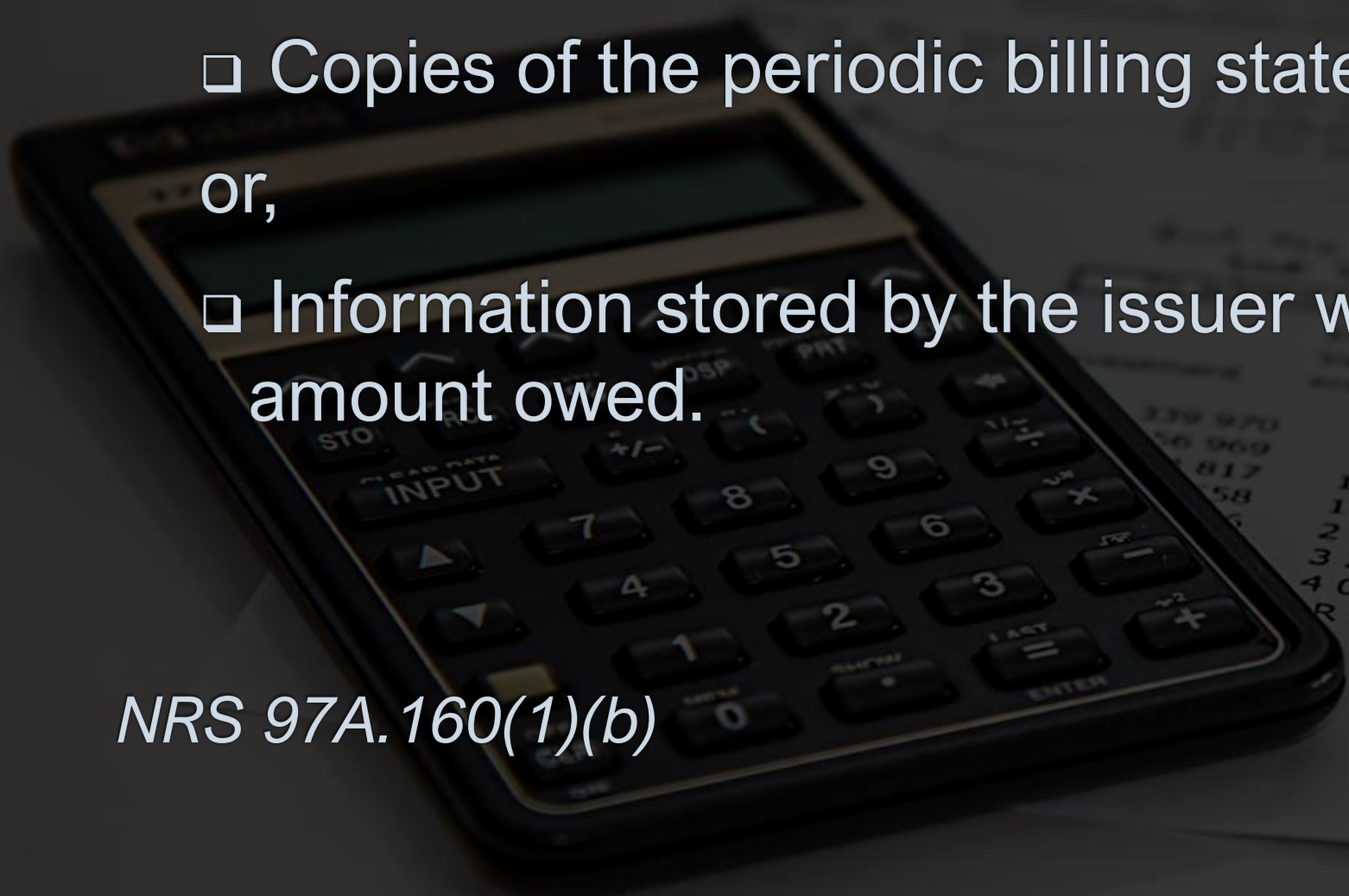
The amount owed may be established by:

- Copies of the periodic billing statements;

or,

- Information stored by the issuer which indicates the amount owed.

NRS 97A.160(1)(b)



The content of the records must be authenticated by:

- ❑ Copies of the periodic billing statements;

or,

- ❑ By an affidavit of the custodian of the original records sufficient to establish that the records were made in the ordinary course of business and that they are true and correct copies of the *issurer's* records. An affidavit from the *purchaser* of the debt is insufficient for these purposes.

NRS 97A.160(2)

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