

Sentry Forge

Sample Case File — Redacted

Apartment debt collector pursuing \$6,970.31 against tenant locked out without judicial eviction. 5 leverage points, 8-deliverable pack, 60% finished defense for counsel.

Case Snapshot

Subject:	Apartment-debt collection enforcement
Alleged debt:	\$6,970.31 (Final Account Statement, 02/18/2020)
Original creditor:	Multifamily landlord, LA
Current collector:	Out-of-state debt collector, TX
Theory:	Landlord self-help eviction barring lease enforcement
Statute of limitations:	Expired ~2023-02 (La. CC art. 3494, 3-yr)
Reporting fall-off:	Estimated ~2027-02
Pack delivered:	8 documents, 24-hour turnaround
Evidence base:	Itemization ledger (14 pp), lease, buy-out, concessions

What this is. Anonymized work product showing the structure Sentry Forge delivers per case. All names, addresses, account numbers, and identifying details are redacted. Legal mechanics, dollar amounts, and dispute logic are preserved so an attorney reviewing this can evaluate the leverage and the time savings.

Who this is for. Consumer-protection attorneys evaluating whether Sentry Forge could prep client intake before it reaches their desk. Each pack is a 60% finished defense — facts triaged, legal angles surfaced, letter drafts ready, evidence inventoried. You decide what reaches your billable hours.

Case Theory

Tenant signed lease for an apartment unit in mid-2019. In or about February 2020, landlord's agents changed the locks on the unit and excluded the tenant from the premises. No 5-day Notice to Vacate was properly served. No Rule for Possession was filed. No judgment of eviction was entered.

Despite this, the landlord's accounting agent prepared a Final Account Statement on 2026-02-18 characterizing the tenant's departure as "**Skipped without notice**" and itemizing \$6,970.31 in alleged charges. The ledger packages four categories of charges that, individually and collectively, fail under Louisiana law and the lease's own terms:

Five Leverage Points

- 1. Self-help eviction:** La. C.C.P. arts. 4701 et seq. require judicial process. Lockout without judgment violates statute a
- 2. Fee duplication:** Lease cap of \$2,090 "buy-out" billed once as Early Termination Fee, billed again as Insufficient M
- 3. Concession chargeback:** \$50 lease-completion concession charged back despite landlord's prior breach causing the non
- 4. False characterization:** Final Account Statement labels the tenant's removal a "skip." Tenant did not skip. Landlord's own
- 5. Statute of limitations:** La. C.C. art. 3494 — actions on lease prescribed in 3 years. SOL expired ~2023-02. Debt unenf

Forensics — Itemization Ledger Parse

Sentry Forge parses the creditor's own ledger line-by-line and surfaces every defect. Ledger spans 14 pages and 32 line items. Selected findings (anonymized amounts and labels preserved):

#	Finding	Significance
F1	Final Account Statement page 1 marks deposit as "Sale Proceeds" with FDIC logo.	Materially false. Discoverable as land
F2	Early Termination Fee = \$2,090; Insufficient Notice Penalty = \$2,090	"In lieu of" provision bars stacking. \$2,090 duplicate ch
F3	Concession Chargeback \$350 contingent lease completion	Lease completion frustrated by landlord conduct, not tenant. Contingent fee unre
F4	Cleaning + damage charges itemized post-tenant	Charges excluded from premises; chain-of-custody for damages broken. Charges
F5	Lease term 06/29/2019 through 09/30/2020	Checkout occurred ~02/2020. SOL on lease claim ran ~02/2023. Collection in 202
F6	Final balance includes \$0 deposit credit. Move-in deposit unaccounted for. Statutory 30-day deposit return deadline (La. R	

Output saved as **08_Evidence_Inventory.md** — line-item table mapping each finding to source page, source statute, and recommended legal action. 18 evidence items inventoried (collected + still-to-gather).

The 8-Document Pack

Every Sentry Forge case ships with the same eight deliverables. Drafts are signature-ready. Attorney reviews, edits, signs as desired. Tenant sends. Pressure runs in parallel across collector, original creditor, regulators, and bureaus.

#	Document	Purpose
01	Collector Dispute + Validation	FDCPA § 1692g + Reg F validation demand. Cease attempts, demand document
02	Original Creditor Demand	Wrongful eviction demand to property + management. Establishes notice. Preser
03	CFPB Complaint — Collector	Filed at consumerfinance.gov. Forces written corporate response, federal docket,
04	CFPB Complaint — Original Creditor	Same channel for parties not under direct CFPB supervision but subject to consu
05	Bureau Dispute Language	Equifax / Experian / TransUnion online dispute text. FCRA § 1681i triggered. 30-c
06	Court Records Search Guide	Step-by-step search of relevant Parish / District courts. Confirms absence of judg
07	Action Checklist	Two-day execution sequence: Day 1 setup + mailing, Day 2 online filings, Week 4
08	Evidence Inventory	Documents in hand, documents to gather, affidavit skeleton. Aligns the case for a

Optional Add-On Letter (issued only when triggered)

#	Document	Purpose
09	Bureau Re-Dispute (FCRA § 611(a)(3)(A))	Generated when a bureau rejects an initial dispute as "limited information." Cures

Why This Saves You Billable Hours

A typical FDCPA / FCRA intake from a walk-in client requires 2-4 hours of unbilled investigation before counsel can decide whether the case is viable: ledger parsing, lease review, court-records pull, statute timing analysis, evidence triage. Sentry Forge does that intake automatically. By the time the client reaches you, the file is:

- Triaged for leverage points and statutory timing
- Pre-drafted with collector + creditor letters
- Mapped to evidence already gathered or to be requested
- Ready for your sign-off, your edits, your strategy decisions — not another night of intake

Referral Model — Two Paths

Path A — Overflow filter. When you decline a case for caseload reasons, refer the client to Sentry Forge. Client gets a working pack at \$79; you get a future-warmer client whose situation may evolve into something you do want.

Path B — Pre-engagement intake. When a prospective client looks viable but underprepared, route them through Sentry Forge first. If the case warrants formal representation after intake, you receive a 60% finished file, a client who has already begun the formal record (CFPB complaints, certified mail, bureau disputes), and a documented timeline.

What's Not Included

Sentry Forge is not a law firm. We do not appear in court, advise on litigation strategy, or substitute for counsel. Every customer pack ships with explicit "not legal advice / no attorney-client relationship" disclosure. Customers who need litigation are routed to attorneys — including, where appropriate, attorneys we've partnered with.

Next Step

If you'd like to talk through whether this fits your practice — overflow, intake, or something else — reply to the email this PDF arrived with, or book a 15-minute call: <https://sentry-forge-landing.vercel.app>

— Bryant Shelby, founder
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