

## Questions Asked:

One. Whether courts may discriminate against a class of people based on economic and social status, by practices and procedures that deny fundamental due process to the protected class, pro se litigants. Particular to this case, the district court arbitrarily bans non-attorneys from using the electronic filing system. This increases costs for those who can least afford them. Big businesses, such as the Defendant-Appellee Portfolio Recovery Associates, LLC, the second largest debt buyer in the nation, are allowed to abuse the privilege of filing under seal. The courts base summary judgment on proven lies, then keep the evidence under seal. Summary judgment was based on a statement the district court misquoted admittedly. There was a general appearance of bias where the court failed to disclose ties to the Defendant-Appellee and prior contempt for the regulatory agency, Consumer Financial Protection Bureau, whose authority was relied upon by the pro se plaintiff.

This appearance of bias is widespread, despite a proliferation of Judges Bench Books admonishing against it and blanket denials by the judges involved. The plaintiff-appellant alone is a pro se litigant in four cases at various stages of process in which the apparent bias against her multiplied what should have been relatively mundane proceedings.

Two. Whether the destruction of Old Account Level Documentation of credit card accounts, whether purposeful spoliation or accidental, carries an inference that the debt is invalid which is strong enough to require adjudication by jury and disallow summary judgment where the validity of the debt is at issue, as here. There is a circuit split on this issue and variance between treatment by the United States Eighth Circuit and Missouri State courts that are geographically within the Eighth Circuit.