



**BEFORE THE PUBLIC UTILITIES COMMISSION
OF THE STATE OF CALIFORNIA**

FILED

11/20/25

04:59 PM

C2511010

Andrew Velasquez, Authorized Administrator
for Andrew Velasquez Estate,

Complainant,

vs.

Southern California Edison Company (U338E),

Defendant.

(ECP)

Expedited Complaint
(Rule 4.6)

COMPLAINANT	DEFENDANT
Andrew Velasquez, Authorized Administrator for Andrew Velasquez Estate Attn: Andrew Velasquez, Executor P.O. Box 644 Rialto CA 92377 T: 909-733-3667 E-mail: velasquezandrew1988@gmail.com	Southern California Edison Company (U338E) Attn: Anna Valdborg, Director & Managing Attorney 2244 Walnut Grove Avenue Rosemead, CA 91770 T-626-302-6008 E-mail 1: Anna.Valdborg@sce.com E-mail 2: case.admin@sce.com E-mail 3: AdviceTariffManager@sce.com

BEFORE THE PUBLIC UTILITIES COMMISSION OF THE STATE OF CALIFORNIA

(A) Andrew Velasquez
Executor, Authorized Administrator for
ANDREW VELASQUEZ ESTATE

COMPLAINANT(S)

VS.

(B)
SOUTHERN CALIFORNIA EDISON COMPANY (U-338-E)

DEFENDANT(S)

(Include Utility "U-Number", if known)

(for Commission use only)

(C)
Have you tried to resolve this matter informally with
the Commission's Consumer Affairs staff?

☒ YES ☐ NO

Has staff responded to your complaint?

☒ YES ☐ NO

Did you appeal to the Consumer Affairs Manager?

☒ YES ☐ NO

Do you have money on deposit with the
Commission?

☐ YES ☒ NO

Amount \$ _____

Is your service now disconnected?

☐ YES ☒ NO

COMPLAINT

(D)
The complaint of (Provide name, address and phone number for each complainant)

Name of Complainant(s)	Address	Daytime Phone Number
ANDREW VELASQUEZ	P.O. Box 644	(909) 733-3667
	Rialto, Ca [92377-0644]	

respectfully shows that:

(E)
Defendant(s) (Provide name, address and phone number for each defendant)

Name of Defendant(s)	Address	Daytime Phone Number
SOUTHERN CALIFORNIA EDISON COMPANY (U-338-E)	2244 WALNUT GROVE AVENUE ROSEMEAD, CA 91770	(626) 302-1212

(F)

Explain fully and clearly the details of your complaint. (Attach additional pages if necessary and any supporting documentation)

I am filing this formal complaint against SOUTHERN CALIFORNIA EDISON (SCE) for deceptive billing practices, unlawful securitization of my account, and violation of both state and federal law.

SCE used my application for service as a financial instrument, treating my account as a receivable and pledging it to generate value through securitization. This structure was authorized under CPUC Decision 23 -02-023, which allowed SCE to transfer "recovery property" to a third-party trust (SCE Recovery Funding LLC) and issue Series 2023 -A Recovery Bonds. My account was used to create financial value without my verified agreement, violating:

UCC §9-102(a)(2): Defines accounts as rights to payment for services rendered

UCC §9-203(b): Requires authentication of any security agreement

TILA (15 U.S.C. §1601 et seq.): Requires disclosure of credit arrangements

California Civil Code §1573: Constructive fraud through nondisclosure

I was never informed that my payments would be pledged to bondholders. The bond prospectus confirms that SCE acts only as a servicer, and that customer payments are used to repay investors, not for direct utility service. The Moody's ESG Second -Party Opinion confirms the bonds are labeled "green," but fails to mention any customer-level disclosure.

The bills I receive simulate lawful obligation for utility service, but actually include charges for bond repayment.

This violates federal mailing standards under:

DMM 601 §9.1.2: Prohibits simulated bills without proper disclaimers

39 U.S.C. §3001(d): Defines deceptive solicitations and simulated obligations as nonmailable matter

My service is now being threatened with interruption unless I pay an outstanding balance that includes these charges.

This violates California Public Utilities Code §451, which requires all charges to be just, reasonable, and fully disclosed.

(G) Scoping Memo Information (Rule 4.2(a))

(1) The proposed category for the Complaint is (check one):

☒ adjudicatory (most complaints are adjudicatory unless they challenge the reasonableness of rates)

☐ ratesetting (check this box if your complaint challenges the reasonableness of a rates)

(2) Are hearings needed, (are there facts in dispute)? ☒ YES ☐ NO

(3) ☐ Regular Complaint ☒ Expedited Complaint

(4) The issues to be considered are (Example: The utility should refund the overbilled amount of \$78.00):

- Double collection: SCE monetized my account via securitization yet continues billing, violating UCC §9-102(a)(2), §9-203(b), and Civil Code §3521.
- Constructive fraud: No disclosure of bond repayment structure, violating Civil Code §1573, PU Code §532, and TILA (15 U.S.C. §1601).
- Mailing violations: Simulated bills lack disclaimers, violating 39 U.S.C. §3001(d) and DMM 601 §9.1.2.
- Unjust charges: Billing includes prepaid obligations, violating PU Code §451.

- (5) The proposed schedule for resolving the complaint within 12 months (if categorized as adjudicatory) or 18 months (if categorized as ratesetting) is as follows:

Prehearing Conference: Approximately 30 to 40 days from the date of filing of the Complaint.

Hearing: Approximately 50 to 70 days from the date of filing of the Complaint.

Prehearing Conference (Example: 6/1/09):	
Hearing (Example: 7/1/09)	

Explain here if you propose a schedule different from the above guidelines.

Prehearing conference: Within 7 days of filing

Hearing within 21 days of filing

Service interruption has been threatened so the sooner the better.

(H)

Wherefore, complainant(s) request(s) an order: State clearly the exact relief desired. (Attach additional pages if necessary)

- Declaratory Finding: That my application was used as a financial instrument and that future billing constitutes double collection in violation of UCC, TILA, and California Civil Code.
 - Cease Unlawful Billing: Direct SCE to stop billing tied to securitized obligations and maintain continuous service.
 - No Further Billing on Prepaid Obligations: Recognize that obligations have already been monetized and satisfied.
 - Protective Order Against Disconnection: Prohibit SCE from disconnecting service while this complaint is pending.
 - ADR Availability (Conditional): I am open to ADR if it ensures continuous service and eliminates billing tied to monetized instruments.

(I)

OPTIONAL: I/we would like to receive the answer and other filings of the defendant(s) and information and notices from the Commission by electronic mail (e-mail). My/our e-mail address(es) is/are:

velasquezandrew1988@gmail.com

(J)

Dated Rialto, California, this 11 day of November, 2025
 (City) (date) (month) (year)

Andrew: Velasquez, Executor

Signature of each complainant

(MUST ALSO SIGN VERIFICATION AND PRIVACY NOTICE)

(K)**REPRESENTATIVE'S INFORMATION:**

Provide name, address, telephone number, e-mail address (if consents to notifications by e-mail), and signature of representative, if any.

Name of Representative:	Andrew Velasquez (self-Representative)
Address:	P.O. Box 644 Rialto, Ca [92377-0644]
Telephone Number:	(909) 733-3667
E-mail:	velasquezandrew1988@gmail.com
Signature	Andrew: Velasquez, Executor

VERIFICATION
(For Individual or Partnerships)

I am (one of) the complainant(s) in the above-entitled matter; the statements in the foregoing document are true of my knowledge, except as to matters which are therein stated on information and belief, and as to those matters, I believe them to be true.

I declare under penalty of perjury that the foregoing is true and correct.

(L)

Executed on 11-19-2025, at Rialto, California
(date) (City)

Andrew: Velasquez, Executor
(Complainant Signature)

VERIFICATION
(For a Corporation)

I am an officer of the complaining corporation herein, and am authorized to make this verification on its behalf. The statements in the foregoing document are true of my own knowledge, except as to the matters which are therein stated on information and belief, and as to those matters, I believe them to be true.

I declare under penalty of perjury that the foregoing is true and correct.

(M)

Executed on _____, at _____, California
(date) (City)

Signature of Officer

Title

(N) NUMBER OF COPIES NEEDED FOR FILING:

If you are filing your formal complaint on paper, then submit one (1) original, six (6) copies, plus one (1) copy for each named defendant. For example, if your formal complaint has one defendant, then you must submit a total of eight (8) copies (Rule 4.2(b)).

If you are filing your formal complaint electronically (visit <http://www.cpuc.ca.gov/PUC/efiling> for additional details), then you are not required to mail paper copies.

(O) Mail paper copies to: California Public Utilities Commission
Attn: Docket Office

505 Van Ness Avenue, Room 2001
San Francisco, CA 94102

PRIVACY NOTICE

This message is to inform you that the Docket Office of the California Public Utilities Commission (“CPUC”) intends to file the above-referenced Formal Complaint electronically instead of in paper form as it was submitted.

Please Note: Whether or not your Formal Complaint is filed in paper form or electronically, Formal Complaints filed with the CPUC become a public record and may be posted on the CPUC’s website. Therefore, any information you provide in the Formal Complaint, including, but not limited to, your name, address, city, state, zip code, telephone number, E-mail address and the facts of your case may be available on-line for later public viewing.

Having been so advised, the Undersigned hereby consents to the filing of the referenced complaint.

Andrew: Velasquez, Executor

Signature

11-19-2025

Date

ANDREW VELASQUEZ

Print your name



U250200165213

B4075-2817 10/09/2025 10:52 AM Received by California Secretary of State



STATE OF CALIFORNIA
Office of the Secretary of State
UCC FINANCING STATEMENT (UCC 1)

California Secretary of State
1500 11th Street
Sacramento, California 95814
(916) 657-5448

For Office Use Only

-FILED-

File No.: U250200165213

Date Filed: 10/9/2025

Submitter Information:

Contact Name Andrew Velasquez, Authorized Administrator
Organization Name
Phone Number (909) 733-3667
Email Address velasquezandrew1988@gmail.com
Address P.O. BOX
NO. 644
RIALTO, CA 92337

Debtor Information:

Debtor Name	Mailing Address
ANDREW VELASQUEZ	P.O. BOX NO. 644 RIALTO, CA 92377

Secured Party Information:

Secured Party Name	Mailing Address
Andrew Velasquez, Authorized Administrator	243 N. Meridian Ave. SPC: 71 San Bernardino, CA 92410

Indicate how documentation of Collateral is provided:

Entered as Text

Description:

All commercial obligations, accounts, and service contracts incurred or associated with the transmitted entity ANDREW VELASQUEZ, including but not limited to:

- Automotive property and financing agreements, including Toyota account ending in 6486 and vehicle designation Tundra/rx22-0067
- Utility service accounts including Southern California Edison (SCE) and SoCalGas, account identifiers ending in 2740 and 0107
- Insurance policies including Geico, policy reference ending in 5765
- Telecommunications and internet service accounts including AT&T, account reference ending in 0871
- Judicial obligations, case files, and administrative proceedings initiated or recorded under the transmitted entity, including Family Court Case No. CSKS1201155, and any presumptive liabilities, orders, or contractual assumptions arising therefrom
- Manufactured home and mobile dwelling assets including:
 - Year: 1988 Make: Canyon Crest Model: 221
 - Insignia: PFS166069 / PFS166068
 - Serial Numbers: KBCASNB88350640 / KBCASNA88350640
 - Plate/Registration or VIN: LAM7047
- All proceeds, products, substitutions, accounts receivable, and derivative instruments arising from or associated with the above.
- This filing serves as public notice of perfected claim and administrative dominion over all commercial instruments, service accounts, contractual obligations, and derivative constructs incurred under the artificial persona ANDREW VELASQUEZ. All such obligations are hereby secured and administered by Andrew Velasquez, Authorized Administrator and living author, under jurisdictional separation and venue correction."

Indicate if Collateral is held in a Trust or is being administered by a Decedent's Personal Representative:

Being Administered by a Decedent's Personal Representative

Select an alternate Financing Statement type:

Not Applicable

Select an additional alternate Financing Statement type: Not Applicable
Select an alternative Debtor/Secured Party designation for this Financing Statement: Not Applicable
Optional Filer Reference Information: Andrew Velasquez – Secured Party Ledger
Miscellaneous Information: Consolidates UCC-1s U250199302534 & U250111726216 and UCC-3s: U250200127617, U250200140412, U250111726418, U250200120511, U250200131413, U250200137820. Secured party Andrew Velasquez claims dominion over all obligations tied to transmitted entity ANDREW VELASQUEZ.
Search to Reflect: ☒ Order a Search to Reflect Debtor Name ANDREW VELASQUEZ