

Certified Mail No:70050390000294537194

**TO: LIZZETTE IRIZARRY, Account Representative**  
**Arrow Financial Services**  
**5996 W Touhy Ave.**  
**Niles, IL 60714-4610**

**COPY**

### **NOTICE OF DEFAULT**

Jointly, individually and personally regarding **Charter One Bank account # 1090023805** the following statements are true.

On **March 13, 2006** a Check was sent to **Arrow Financial Services** to pay off the above referenced account in the amount stated by **Arrow Financial Services**. **Arrow Financial Services** had **(30) Thirty** days to present it but has failed to do so.

#### **U.C.C. §3-603 Tender of payment.**

- (a) If tender of payment of an obligation to pay an instrument is made to a person entitled to enforce the instrument, the effect of tender is governed by principles of law applicable to tender of payment under a simple contract.
- (b) If tender of payment of an obligation to pay an instrument is made to a person entitled to enforce the instrument and the tender is refused, there is discharge, to the extent of the amount of the tender, of the obligation of an indorser or accommodation party having a right of recourse with respect to the obligation to which the tender relates.
- (c) If tender of payment of an amount due on an instrument is made to a person entitled to enforce the instrument, the obligation of the obligor to pay interest after the due date on the amount tendered is discharged. If presentment is required with respect to an instrument and the obligor is able and ready to pay on the due date at every place of payment stated in the instrument, the obligor is deemed to have made tender of payment on the due date to the person entitled to enforce the instrument.

#### **Further, the United States Supreme Court has ruled:**

"His tender, as we have already seen, was equivalent to payment, so far as concerns the legality of all subsequent steps by the collector to enforce payment by distraint of his property." *Poindexter v. Greenhow*, 114 U.S. 270 quoted in *AYERS. SCOTT. MCCABE.*, 8 S. Ct. 164, 123 U.S. 443 (U.S.

12/05/1887)

**Further:**

"Silence can only be equated with fraud when there is a legal or moral duty to speak, or when an inquiry left unanswered would be intentionally misleading... We cannot condone this shocking conduct... If that is the case we hope our message is clear. This sort of deception will not be tolerated and if this is routine it should be corrected immediately" U.S. v. Tweel, 550 F2d 297, 299-300.

Based on the foregoing evidence **Arrow Financial Services** is hereby deemed to be in default.

**DECISION**

Decision in favor of the **LAWRENCE D FEHRENBACHER** is hereby granted:

It is determined that the agreement involving the above mentioned account has been lawfully surrendered and is void;

Pursuant to U.C.C. § 3-603 (b) it is determined that this alleged debt is hereby discharged;

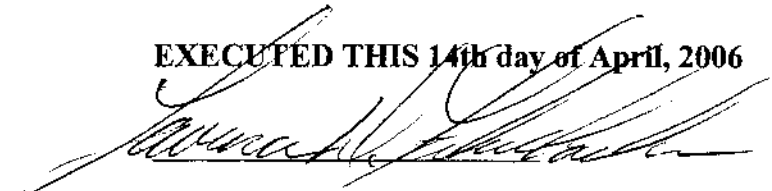
It is hereby ordered that **Arrow Financial Services** shall report the account to all credit bureaus as "paid as agreed" and show the balanced owed as zero (0);

It is hereby ordered that **Arrow Financial Services** will discontinue all collection efforts and harassment of **LAWRENCE D FEHRENBACHER** regarding the account;

Failure to comply with this decision will result in the undersigned taking any and all action necessary under natural law to protect their rights, life, and property.

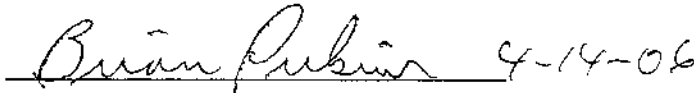
I **Lawrence D. Fehrenbacher**, knowing the penalty of bearing false witness, hereby affirm the foregoing to be true and correct to the best of my knowledge and belief and do affix my signature in testimony of the foregoing default judgment.

EXECUTED THIS 14th day of April, 2006



**Lawrence D. Fehrenbacher**  
10303 Almira Avenue  
Cleveland, Ohio 44111

Signatory, **Lawrence D. Fehrenbacher**, personally appeared before me and is/are known to me and did affix his signature to this document. In witness thereof I set my hand and seal

  
Brian Perkins 4-14-06

Notary Public in and for the State of Ohio.

My commission expires:

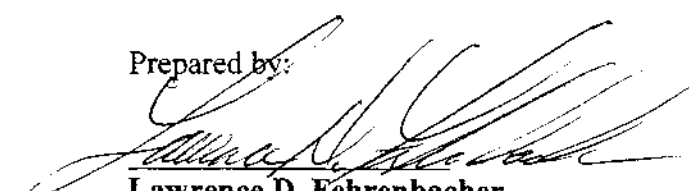
BRIAN PERKINS  
Notary Public - State of Ohio  
My Commission Expires Jan. 1, 2007

This document has been recorded at [PeoplesRecorder.com](http://PeoplesRecorder.com) for the world to see.

Record # :lawrence\_fehrenbacher7

Date : April 14, 2006

Prepared by:



**Lawrence D. Fehrenbacher**  
10303 Almira Avenue  
Cleveland, OH 44111