

Bank of America
c/o Sunrise Credit Services, Inc.
P. O. Box 9100
Farmingdale, NY 11735-9100

NOTICE AND JUDGMENT OF DEFAULT AND ESTOPPEL

Ref. #6586027

Regarding Account Number 5490 3569 9996 7468, the following statements are true.

On December 15, 2009 a Sight Draft was sent to **Sunrise Credit Services, Inc.** to pay off the above referenced account in the amount of \$5,539.38 as stated by **Sunrise Credit Services, Inc.** **Sunrise Credit Services, Inc.** had 10 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.

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 **Sunrise Credit Services, Inc** is hereby deemed to be in default.

DECISION

Decision in favor of CARDHOLDER is hereby granted and it is hereby ordered that:

Pursuant to U.C.C. § 3-603 (a) the **Sunrise Credit Services, Inc** failure to present tendered Sight Draft is in breach of contract;

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

It is hereby ordered that **Sunrise Credit Services, Inc** shall report the instant account to all credit bureaus as "paid as agreed" and show the balanced owed as zero (0):

It is hereby ordered that **Sunrise Credit Services, Inc** will discontinue all collection efforts and harassment of CARDHOLDER regarding the instant account:

Sunrise Credit Services, Inc has refused or is unable to provide proof of debt. This refusal or inability is prima facie evidence that original alleged creditor used undersigned's property to fund the instant account. **Sunrise Credit Services, Inc** has failed or refuses to return undersigned's property as required. Therefore, it is ordered that **Sunrise Credit Services, Inc** pay undersigned in the amount shown on the attached invoice for the unauthorized use of undersigned's property.

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, Sharon C. Johnson, knowing the penalty of bearing false witness, hereby affirm, under penalty of perjury, 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 ___8th___ day of January , 2010



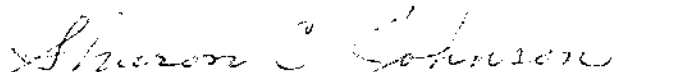
Sharon C. Johnson
2094 Onion Creek Rd Lot U
Colville, WA 99114

This document has been recorded at PeoplesRecorder.com for the world to see.

Record #: SCJohnson509

Date : January 8, 2010

Prepared and Mailed by Certificate of Mailing by:



Sharon C. Johnson
2094 Onion Creek Rd Lot U
Colville, WA 99114

INVOICE

**Bank of America
c/o Sunrise Credit Services, Inc.
P. O. Box 9100
Farmingdale, NY 11735-9100**

This billing is for the unauthorized use of undersigned's application from:

01/02/08 to 01/02/10

Account Summary

Date of Invoice: January 8, 2010

Account Number: XXXX XXXX XXXX 6344

**Beginning Balance: Jan. 2008 \$2,500 – Apr. 2008 \$6,000 – Sept. 5, 2009 \$5,200 –
Ave. \$5,500**

Rate of Interest: 9.99%

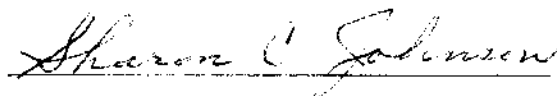
Interest to Date: \$1,098.90

Total Amount Due: \$6,598.90

Payment Due Date: February 8, 2010

Mail Payments to:

I swear that the above numbers are true and accurate to the best of my knowledge.



Sharon C. Johnson
2094 Onion Creek Rd Lot U
Colville, WA 99114