

Certified Mail No: 7005 3110 0001 9064 4221

To: James Dimon, Chief Executive Officer
JPMorgan Chase
P.O. Box 15298
Wilmington, DE 19850-5298

NOTICE AND JUDGMENT OF DEFAULT
Jointly, individually and personally

Regarding Account Number 4417 1230 1263 4597, the following statements are true.

On February 7, 2006 a Check was sent to JPMorgan Chase (First USA) to pay off the above referenced account in the amount stated by JPMorgan Chase. JPMorgan Chase received it on February 10, 2006. JPMorgan Chase had 30 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 JPMorgan Chase is hereby deemed to be in default.

DECISION

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

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

Pursuant to U.C.C. § 3-603 (a) the JPMorgan Chase's failure to present tendered check is a breach of contract;

It is hereby ordered that JPMorgan Chase shall report the instant account to all credit bureaus as "paid as agreed" and show the balanced owed as zero (0);

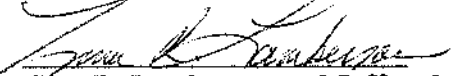
It is hereby ordered that Business Name will discontinue all collection efforts and harassment of CARDHOLDER regarding the instant account;

JPMorgan Chase has refused or is unable to provide proof of debt. This refusal or inability is prima facie evidence that JPMorgan Chase used undersign's property to fund the instant account. JPMorgan Chase has failed or refuses to return undersign's property as required. Therefore, it is ordered that JPMorgan Chase pay undersign in the amount shown on the attached statement for the unauthorized use of undersign's property.

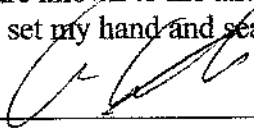
Failure to comply with this decision will result in the undersign taking any and all action necessary under natural law to protect their rights, life, and property.

We, Gina R. Lamberson and Jeffery M. Lamberson, 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.

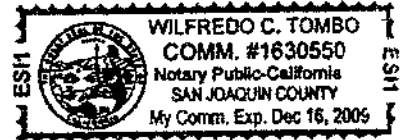
EXECUTED THIS 13 day of Month, Year March 2006


Gina R. Lamberson and Jeffery M. Lamberson
1922 Alteri Court
Folsom, California 95630

Signatory, Gina R. Lamberson and Jeffery M. Lamberson , personally appeared before me and are known to me and did affix his and her signature to this document. In witness thereof I set my hand and seal



Notary Public in and for the State of California.



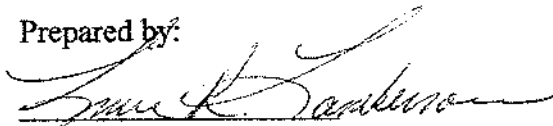
My commission expires: 12-19-09

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

Record # : JMLC

Date : 3/15/2006

Prepared by:



Gina R. Lamberson
1922 Alteri Court
Folsom, California 95630

Statement

Chase Bank

P.O. Box 15298

Wilmington, DE 19850-5298

Statement Date: From 08/2000 to 3/10/2006

Payment Due Date: 4/10/2006

Account Summary

Date of Statement: 3/10/2006

Account Number: 4417 1230 1263 4597

Beginning Balance: \$33,500.00

Rate of Interest: 29.99%

Interest to Date: \$112,016.68

Total Amount Due: \$145,516.68

Payment Due Date: 4/10/2006

Mail Payments to:

Gina R. Lamberson
1922 Alteri Court
Folsom, California 95630