

CITI CARDS  
PO BOX 6048  
THE LAKES NV 88902-6408

### NOTICE AND JUDGMENT OF DEFAULT

Regarding Account Number 5424 1805 0822 7771, the following statements are true:

A Sight Draft dated January 20, 2006 was sent to CITI CARDS to pay off the above referenced account in the amount stated by CITI CARDS. CITI CARDS had 90 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 CITI CARDS 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 CITI CARDS' failure to present tendered Sight Draft is

a breach of contract;

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

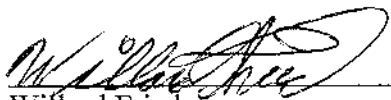
CITI CARDS has refused or is unable to provide proof of debt. This refusal or inability is prima facie evidence that CITI CARDS used undersigned's property to fund the instant account.

CITI CARDS has failed or refuses to return undersigned's property as required. Therefore, it is ordered that CITI CARDS pay undersigned in the amount shown on the attached statement for the unauthorized use of undersigned'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.

I, Willard Fried, 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 21 day of April, 2006



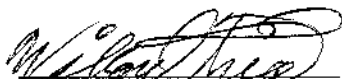
Willard Fried  
3434 Table Rock Road  
Medford, Oregon

This document has been recorded at PeoplesRecorder.com:

Record # : wf\_10

Date : 04/25/06

Prepared and Mailed by:



Willard Fried  
3434 Table Rock Road  
Medford, Oregon

# STATEMENT

CITI CARDS  
PO BOX 6048  
THE LAKES NV 88902-6408

STATEMENT DATE: 04/21/06

From 03/2000 to 03/30/06

Account Number:	5424 1805 0822 7771
Beginning Balance:	\$ 4,500.00
Rate of Interest:	31.49% Compounded Monthly
Interest to date:	\$24,552.72
Total Due:	\$29,052.72

Payment due: 05/21/06

Late payment fee is equal to 10% of amount due compounded monthly.

Make check payable to and send to:

Willard Fried  
3434 Table Rock Rd.  
Medford, OR 97504