

**NCO Financial Systems INC**  
**PO Box 61247**  
**Dept 64**  
**Virginia Beach VA 23466**

## **NOTICE OF JUDGMENT AND DEFAULT**

Regarding Account Number 4862362226287962, the following statements are true.

On October 21, 2006 a Sight Draft was sent to NCO Financial Systems INC to pay off the above referenced account in the amount stated by NCO Financial Systems INC. NCO financial Systems INC received it on October 24, 2006. NCO Financial Systems 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 NCO Financial Systems 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 NCO Financial Systems INC's 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 NCO Financial Systems INC shall report the instant account to all credit bureaus as "paid as agreed" and show the balanced owed as zero (0);

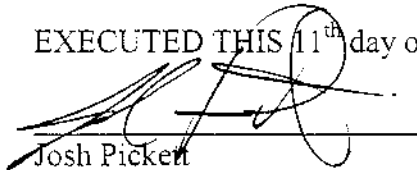
It is hereby ordered that NCO Financial Systems INC will discontinue all collection efforts and harassment of CARDHOLDER regarding the instant account;

NCO Financial Systems 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. NCO Financial Systems INC has failed or refuses to return undersigned's property as required. Therefore, it is ordered that NCO Financial Systems 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, Josh Pickett, 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 11<sup>th</sup> day of November, 2006



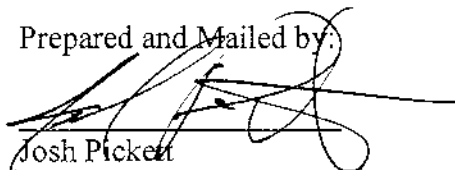
Josh Pickett  
5555 E Briarwood Ave  
1603  
Centennial, CO 80122

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

Record #: josh\_pickett1

Date: November 11<sup>th</sup> 2006

Prepared and Mailed by:



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