**How to Expunge a Bond or Credit Card Debt**

This is the only way I know that works...as long as you fully comprehend what it is you are asking for and stand your ground.
If you shit the bed hard (turn and run under fire) then they will carve you a brand spanking new asshole

Dealing with Bankers….

The following 5 letters have been successfully used by a great many people over the past few years to effectively deal with creditor difficulties. We make no representations to the effectiveness of this strategy and we strongly advise interested parties to seek independent professional or competent advise when
utilizing such strategies.

**Letter Number 1:**

For use with just about any type of financial obligation issued by a licensed financial institution mortgage, credit card, bank loan etc. (Does not work
if the loan is from a “private” source.)

From: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
To: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Re: \_\_\_(Credit Card, bank loan, mortgage,
etc.)
Account Number:\_\_\_\_\_\_\_\_\_\_\_

To Whom it may concern:

I would like to make arrangements to settle the above referenced matter.
Please provide me with your statement of the amount owing as of \_\_\_(pick date 2 weeks out for example)\_\_\_, together with your assurance that you will accept payment in direct and immediate exchange for the original instrument of indebtedness in its original form.

Thank you very much.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
by: authorized party

**Letter Number 2A:**

For use with adjustments in most cases when
you receive the initial response from Letter 1 above,
where they confirm an amount owing and provide
some comment that the “statements” or some other
lame documentation they provide are evidence of the
obligation.

From: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
To: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Re: \_\_\_(Credit Card, bank loan, mortgage,
etc.)
Account Number:\_\_\_\_\_\_\_\_\_\_\_

To Whom it may concern:

Thank you for your letter of \_\_date\_\_\_\_\_\_, wherein you confirm my outstanding balance as requested.
Also, you have confirmed that the
“statements that \_\_\_\_\_(name of institution here)\_\_\_\_
sends are your evidence of your indebtedness to the
Bank”. (This is a quote from actual bank letter and
wording may vary slightly, but should where possible
be quoted from their letter.)

Accordingly, would you please confirm that the Agreement that exists between us which ratifies this specific application of these “statements” and confirms me as the party obligated to the Bank will be delivered to me as the original instrument of
indebtedness in its original form, in exchange for payment in full of my obligation as may be referenced by these “statements”.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
by: authorized party

**Letter Number 2B:**

For use with adjustments in other cases when
you receive the initial response from Letter 1 above,
where they confirm an amount owing and simply
ignore the second part of the request.

From: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
To: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Re: \_\_\_(Credit Card, bank loan, mortgage,
etc.)
Account Number:\_\_\_\_\_\_\_\_\_\_

To Whom it may concern:

Thank you for your letter of \_\_\_\_\_\_\_\_, wherein you confirm my outstanding balance as
requested.
It is apparent that you have overlooked or ignored my request to confirm that you would accept full payment of the alleged obligation from me in consideration of your delivery to me of the original instrument of indebtedness in its original form.
Accordingly, unless I receive your written confirmation that you will accept payment from me in consideration of your delivery to me of the original
instrument of indebtedness in its original form on or before \_\_\_\_(pick a date like 15 days from sending the letter)\_\_\_\_, I will conclude that you are either unable or unwilling to comply, and I will thereafter consider the matter between us to have been legally and
financially settled.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
by: authorized party

**Letter Number 3:**
For use with adjustments in other cases when
you receive NO response from Letter #1 above.

From: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
To: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Re: \_\_\_(Credit Card, bank loan, mortgage,
etc.)
Account Number:\_\_\_\_\_\_\_\_\_\_

To Whom it may concern:

I have sent you my request as of \_\_\_(date)\_\_\_ for you to confirm the balance owing
on the above referenced matter and for you to confirm that you would accept full payment of the alleged obligation from me in consideration of your delivery to me of the original instrument of indebtedness in its original form.
It is apparent that you have overlooked or ignored my request. Accordingly, unless I receive your written confirmation that you will accept payment from me in consideration of your delivery to me of the original instrument of indebtedness in its original form on or before \_\_\_\_(pick a date like 15 days from sending the letter)\_\_\_\_, I will conclude that you are either unable or unwilling to comply, and I will thereafter consider the matter between us to have been legally and financially settled.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_
by: authorized party

NOTES:
1. The concepts outlined in these documents
will also work for most Court Orders to pay. Simply
change the wording such that you are requesting
confirmation that the court will accept payment in
consideration of their delivery to you of the Original
Order, as duly executed by \_\_\_(Judge name)\_\_\_ and
in its original form (which is the original instrument
of indebtedness).
2. This process will not work with private
lenders because in most cases they can and will
produce the original instrument of indebtedness.
3. If you receive any communication from a
collection agency or lawyer representing the financial
institution, you should follow the concepts outlined
in the above letters but ONLY in direct
correspondence with the financial institution.
NEVER respond to a lawyer or collection agency
with anything other than the concept outlined in
Letter 4 that follows.

**Letter Number 4:**
For use with when terminating
communication from financial institution’s lawyer or
collection agent.

From: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
To: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Re: \_\_\_(Credit Card, bank loan, mortgage,
etc.)
Account Number:\_\_\_\_\_\_\_\_\_\_\_

To Whom it may concern:

I confirm that I have received a written communication from you dated \_\_\_(date)\_\_\_
wherein you make reference to the above captioned matter.
It is apparent that you are acting on the presumption that some relationship that you may
have with \_\_\_(name of bank)\_\_\_ , is in some way related to me. I am not a party to this implied relationship you have with \_\_\_(name of bank)\_\_\_, either directly, indirectly or by means of any tacit consent.
Accordingly, I do not understand how to respond to you inasmuch as I am unaware of any contractual relationship between us.
As a courtesy and because you may find it helpful, I have attached recent correspondence
between myself and \_\_\_(name of bank)\_\_\_, wherein I have repeatedly offered to settle the mater between myself and \_\_\_(name of bank)\_\_\_.

Sincerely,
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
by: authorized party

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**Letter Number 5:**

Alternate for use with when terminating
communication from financial institution’s lawyer or
collection agent.

From: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
To: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Re: \_\_\_(Credit Card, bank loan, mortgage,
etc.)
Account Number: \_\_\_\_\_\_\_\_\_\_

To Whom it may concern:

I confirm that I have received a written communication from you addressed to
\_\_\_\_\_\_\_\_\_\_\_\_\_ and dated \_\_\_\_\_\_\_\_\_\_\_\_ wherein you make reference to the above captioned matter.

It is apparent that either:
i) you are acting on the presumption that some relationship that you may have with
\_\_(name of bank)\_\_, is in some way related to me, which if such presumption is the case, I confirm that I am not a party to this implied relationship you have with \_\_(name of bank)\_\_, either directly, indirectly or by means of any tacit consent, and accordingly, I do
not understand how to respond to you inasmuch as I am unaware of any contractual relationship between us; or
ii) you have entered into a contractual relationship inclusive of evidence of consideration
paid to or agreed to be paid to \_\_(name of bank)\_\_, which contractual relationship has caused you to become the legal holder in due course of an alleged
obligation between \_\_\_\_\_\_\_\_\_\_\_\_ and \_\_(name of
bank)\_\_.
If indeed you have entered into such a contractual relationship with \_\_(name of bank)\_\_, as set forth in clause ii) above, then I hereby confirm that I accept your offer to reduce the amount of the alleged obligation from $\_\_\_\_\_\_ to $\_\_\_\_\_\_; and I confirm that I would like to make arrangements for settlement of the above referenced matter immediately upon you providing me with your written and legally binding assurance that you will
accept payment in full settlement of this alleged obligation in direct and immediate exchange for the original instrument of indebtedness in its original
form that you must now be holding pursuant to the aforesaid contractual arrangement between you and \_\_(name of bank)\_\_.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
by: authorized party

NOTE: underlined portion in last paragraph
may be omitted if not applicable.

What is right and wrong DOES matter in life:
All the money in existence in our monetary systems has been borrowed at interest from a bank. When all currency in the system is borrowed at interest, there is NO MATHEMATICAL WAY to pay one penny of interest without pushing some people off the table via cancellation of their obligations to pay principal through bankruptcy, or through the kind of cancellation programs offered.
Reform must come from the side of dissatisfied customers, because the lenders have NO
motivation to move away from their current position of power and influence. If people who favour the customer over the lender are able to use the law to stimulate change, any imbalance created by giving people their real estate for free will best correct itself
through a change in banking laws and practice, NOT through perpetuation of the present system of GRAND THEFT of the entire wealth of society by the banking cartels.
Under the present system, someone HAS to get something for NOTHING. There is no other way.
Either the bankers continue to get interest payments for NOTHING at risk, or customers get free real estate after "borrowing" money that was created out of NOTHING and having the "loan" either cancelled for fraud, or discharged in bankruptcy, or the lender
gets the real estate from the customer for NOTHING, following a foreclosure on the loan that was created out of NOTHING.
The answer is to stop basing bank lending on NOTHING.
The federal courts in Canada have stated that either the common man wake up and use the common law, the rights and freedoms available to him....or lose it for ever.
That is your choice.

Post by [Irish](http://thinkfreesa.com/member.php?u=16) ---- http://thinkfreesa.com/showthread.php?t=66