

To:

From:

Date:

Account number:

To whom it may concern:

First and foremost, the account in question is paid in advance.

Here are some questions that will explain my position.

- 1: When I signed a promissory note, which account did the money come from?**
- 2: Was the money taken from an I.R.A., savings account, investment account, checking account, or any other type of account?**
- 3: Was the promissory note deposited into an account in the name of the bank?**
- 4: Was a check written backed by the funds in the amount of the promissory note?**
- 5: Did the promissory note back the demand for payment issued by the bank?**
- 6: Does the bank understand what the term check kiting means?**
- 7: Did the bank present a mortgage agreement after the promissory note was signed?**
- 8: Does a banking institution have the ability to deposit an "I owe you", and write a demand for payment from the account where the "I owe you" was deposited ?**
- 9: When a mortgage agreement is signed by anyone, is the bank presenting itself as a creditor, and is the signee considered a debtor before or after the promissory note is signed?**
- 10: If the bank is a creditor, and the signee is a debtor, did the bank have the money "borrowed" before or after the promissory note was signed?**

These are just ten simple questions to prove good faith in the agreement by the bank and its officers. I demand that you, the alleged “lender”, stipulate under your full commercial liability and a penalty of perjury statement that you are/were the creditor on the account.

The officers of the bank have 21 days to present themselves as having operated in good faith in any agreement that is with _____ family. Non-response, or a lack of the stipulation as demanded, will be taken as a self confession of judgment that there is no valid debt or claim and furthermore will result in the bank and its officers forfeiting all claim against _____, and the account in question will have been considered paid in advance.

Thank you for your time and attention in this matter.