

**STUDENT LOAN
PRO**

**ELIMINATING
YOUR STUDENT
LOAN DEBT
LEGALLY**

FOREVER!!!

How to immediately free yourself of student loan debt or any other bogus schemes the banks or financial institutions are perpetrating. This is a topic that is a little touchy for most people because depending on where you are in the spectrum of how much you've been exposed to this material, you may have a different reaction and a different opinion about what I'm about to tell you.

Either way, if you are reading this, I'm going to gather that you are interested in this and you are in a position where this might be helpful. If you are in debt right now with a student loan, I think it is imperative at this very moment that you get out of that debt as soon as possible because there is a shit storm about to happen financially in America, and all over the world. It's already happening in the middle east and you're seeing the fall out in Europe (i.e. Greece etc.) as the Financial Terrorists go into all these countries and rape them for everything they're worth.

Essentially, we have to understand right now, when you look at your student loan debt, this debt that you owe is all basically a big pile of shit. I'm using strong language because it is what it is, total and utter bullshit. It is a scam, a ponzi scheme of the most sickest minds and by design to implode on itself and create what is happening right now. For instance, for an even deeper and sicker purpose, but I don't want to get into that right now, I want to focus on how this applies to you right now. So, I'll tell you a quick story on how the banking system or the banking ponzi scam really works.

Basically, once upon a time there was something called the United States of America. That does not exist anymore. We don't live in that same world, forget politics, forget what you see on the news, that's all just a puppet show. The real things are happening behind the scenes by the Global Elitists, Globalist, some people call them the Aluminates. It's people who control the financial system and who pull all the strings. It's all based on printing money and dominating humanity through their greater capacity to design and understand the financial system and you not really understanding what is going on. There is absolutely no money anywhere in the world. It's all just **Fiat currency**.

When you apply for a student loan or a credit card for example, you are not the debtor, you are the creator of the debt. I know, it's a little bit of a mind bend, and before I go on, let me just tell you, I'm just explaining to you in a very basic way in this short message to you and you probably might not get it, if this is the first time you are exposed to this kind of material. The material I'm going to show you about how to eliminate your student loan debt LEGALLY, I recently did this to free some of my family members of their student loan debt and it was extremely liberating. It allowed us to start thriving during this time and using our resources to prepare instead of pouring it into a black hole designed to fail and turn you into an economic slave.

So, where was I... ok, the banking scheme, the ponzi scheme... So when you apply for a student loan or credit card, you sign a signature on some sort of a contract which is actually illegal for many reasons. It's an illegitimate contract. When you apply for a student loan or credit card, there is no money in the bank. The bank doesn't have a big pool of money account for student loans and/or credit cards to just transfer over \$10,000.00 (or whatever sum you apply for) to you, and say here you go, here's your student loan money and go pay your tuition and pay us interest on that. It basically magically appears out of thin air, out of something they call a fractional reserve banking system.

The fractional reserve banking system is actually a ponzi scheme that was invented almost 100 years ago now by the big banks like J.P. Morgan to basically enslave humanity and make a lot of money for the people at the very top. It basically states that if a bank has 1 dollar, it can lend out \$10.00 out of that one dollar and in Canada it's even worst because it's infinite. It is absolutely insane. It's just printing money out of thin air. There's no collateral, there's no value, there's no cash anywhere, so when you get a student loan, you are not getting any money, you are basically getting virtual money. There's no value in the exchange the bank puts up and in fact, the bank knows this and it's legal. The bank sells the contract which you sign for, when you applied for your student loan or your credit card to something they call the securities market.

REMEMBER THE MORTGAGE CRISIS IN AMERICA IN 2008-2009??? This is exactly what happened and the whole thing came crumbling down and caused the recession. If your student loan is, for example \$10,000.00 with an annual interest of 17%, that might be worth \$15,000.00 on the securities market. The banks now take that and sell it on the securities market, so not only are you now paying monthly fees that they are getting from you and interest that they are getting from you, but they have already sold your contract on the securities market and they have made money 3 times, 4 times, 5 times 10 fold off of your little signature. This practice by the financial institutions works the same for credit cards as well. Your signature is the only thing that creates the money in this system. You are basically pledging your life and energy to create this money.

Now, I know that might not make a whole lot of sense and it didn't make sense to me at first when I heard it and I had to get my mind around it many times and talk with people who know about this because the system is so brilliantly designed that only 1 in 1,000,000 people will actually figure out what's really going on. You see, everything economically right now happening in the United States, the huge collapse, the implosion of the super power, is all engineered by design for other greater purposes. But it's engineered in such a brilliant way that most people just have no idea what is happening. So how does this apply to you right now? How do you get out of student loan debt legally? You essentially just call the bank on their bullshit. You call the bank on their insanity and once they know you know what they are doing, your debt is basically just a write off and it disappears.

Sounds miraculous? Sounds too good to be true? It really is just common sense. If you have a friend and he's lending you money, and you find out he's lending you counterfeit money, and you say HEY you're lending me counterfeit money, here's the proof, what is he going to do, he's probably going to run and hide. So anyhow, after this short blurb of me talking about this, I realized that the best thing for you to do right now is probably just go down below and see the information presented, and when you're done and ready to take action, you follow the information step by step, exactly and eliminate your student loan debt.

Now this whole philosophy also applies to the mortgage fraud which is being perpetrated on everybody. If you own a house and you have a mortgage, you are basically being financially raped by sick kleptocratic maniacs. The reason why I'm exposing this information is because now there are more people with student loan debt than there with credit card debt. It's to the point now where people question whether or not it's worthwhile to take on a student loan debt because of fear of not being able to pay it off. If you follow this information step by step and have some balls, you will see how easy it is to legally eliminate your student loan debt.

It is important to note that what you are doing here is your asking for the original instrument of indebtedness. If a financial institution cannot provide you with this original instrument of indebtedness, then you do not owe this debt. Whoever owns

the original instrument of indebtedness owns the debt. As I said earlier, once you put your signature on that piece of paper, the financial institution will then sell that debt on the securities market so they NO LONGER have the original instrument of indebtedness and therefore YOU NO LONGER OWE THEM ANY MONEY. This is exactly what Walter Keen explained in court and was able to have several homeowners in Utah have full title of their property during the mortgage crisis.

Dealing with Student Loan debt, Credit Cards etc.

NOTES:

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).

This process will not work with private lenders because in most cases they can and will produce the original instrument of indebtedness.

If you receive any communication from a collection agency or lawyer representing the financial institution, you should follow the concepts outlined in the below 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.

Attached also is the exact method being used to literally legally eliminate a credit card debt but rest assure, the method works exactly the same for student loan debt.

Letter # 1:

This is an exercise in Equity. It is 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.)

(Date)

To
Address
Address
City/State
Pcode/Zip

Re: *** (Student Loan Debt)
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 a date, maybe 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.

(Your Name - sign above)

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.

(Date)

To
Address
Address
City/State
Pcode/Zip

Re: *** (Student Loan)
 Account Number: ***

To Whom It May Concern:

Thank you for your letter of dated ***, 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,

(Your name here – sign above)

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.

1. Letter 2B is just firming up their refusal to allow you to exercise your equity in redemption. By refusing to acknowledge that right they have refused to accept payment in the process. That settles the matter legally and financially.

(Date)

To
Address
Address
City/State
Pcode/Zip

Re: *** (Student Loan Debt)
Account Number: ***

To Whom It May Concern:

Thank you for your letter dated *** 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,

(Your name – sign above)

Letter Number 3:

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

(Date)

To
Address
Address
City/State
Pcode/Zip

Re: *** (Student Loan Debt)
Account Number: ***

To Whom It May Concern:

I have sent you my request dated *** 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,

(Your name – sign above)

Letter Number 4:

For use with when terminating communication from financial institution's lawyer or collection agent.

(Date)

To
Address
Address
City/State
Pcode/Zip

Re: *** (Student Loan Debt)
Account Number: ***

To Whom It May Concern:

I confirm that I have received a written communication from you dated *** 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,

(Your name – sign above)

Cc: *** (name of bank - send a copy of this letter to the bank)

Letter Number 5:

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

(Date)

To
Address
Address
City/State
Pcode/Zip

Re: *** (Student Loan Debt)
Account Number: ***

To Whom It May Concern:

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

It is apparent that either:

1. 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
2. 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 myself 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 \$0.00 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,

(Your name here – sign above)

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

HERE IS THE EXAMPLE OF THESE LETTERS IN ACTION.

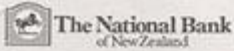
LETTER NUMBER 1:

Letter 1 is an exercise in equity. It is for use with just about any type of financial obligation issued by a licensed financial institution ie. mortgage, credit card, bank loan etc. (Does not work if the loan is from a "private" source).

The original instrument of indebtedness refers to the original contract we signed with the bank where we promised to "pay".



Their reply below:



Thoroughbred Card Statement



24 hour Freephone 0800 741 741

Statement Period **23 Nov 09 to 22 Dec 09**

Credit Limit \$10,000.00

Available Credit \$0.00

Annual Interest Rate 19.95%

The amount of the CashBack Reward depends on your level of annual spend. The levels are:

\$2,000 - \$7,999	0.5%
\$8,000 - \$30,000	1.0%

CASHBACK REWARDS

Credit Card Account Number	Opening Balance	\$11,892.42
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Date of Transaction	Date Processed	Details of Transaction	Amount in NZ\$
Card Number			
24 Nov	27 Nov	(Incl Currency Conversion Charge - \$0.47)	18.70 CR
Sundry Account Transactions			
22 Dec		Over Limit Fee	15.00
22 Dec		Late Payment Fee	15.00
22 Dec		Interest - Purchases	146.95
22 Dec		Interest - Cash	47.75

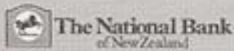
Your account is three payments overdue. Until a payment is made, you have no available credit.

Your balance exceeds your credit limit. Payment to reduce your balance to within your limit is required immediately.


For additional information about national bank products please visit www.nationalbank.co.nz

Closing Balance	\$12,098.42
Overdue Amount	\$983.00
Minimum Payment Due	\$3,444.42
Payment Due by	18 Jan 10

Page 1



Payment Advice



Account Number

Account Name

Make cheques payable to **The National Bank of New Zealand**, write account number on reverse and post to **The National Bank, Card Operations, PO Box 640, Wellington**.

For other payment options, please refer to the reverse of this statement.

The National Bank of New Zealand, part of ANZ National Bank Limited.

Closing Balance	\$12,098.42
Minimum Payment Due	\$3,444.42
Payment Due by	18 Jan 10
Indicate Amount Paid	\$

LETTER NUMBER 2B:

In this case letter number 2B was used instead of 2A. It is for use with adjustments in 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.

Letter 2B is just firming up they're refusal to allow you to exercise your equity in redemption. By refusing to acknowledge that right they have refused to accept payment in the process. That settles the matter legally and financially.

Letter Number 2B

From: [REDACTED]

Date: 20th January 2010

To: [REDACTED] Credit Card Collections Officer, National Bank.

Re: Credit Card Repayment - [REDACTED]

Dear Katherine

Thank you for your letter of 19th January 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 4th February 2010, 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, |

In this case, because there was no proof that they had received letter 2B above, another week was given to respond, and sent the letter below on a signature required courier.

From: [Redacted]

Date: 8th February 2010

To: [Redacted] Credit Card Collections Officer, National Bank.

Re: Credit Card Repayment [Redacted]

Dear Katherine

I have sent you my request dated 11th January 2010 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. (Copy attached)

Also I have responded to your reply I received 19th January 2010 wherein you provide a photocopy of a statement showing the alleged obligation and again asked for your assurance 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. (Copy attached)

As I have had no reply for over three weeks it has become apparent that you have 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 Monday 15th February 2010, 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, [Signature]

Now the National Bank know exactly what I am requesting and know that they are obligated to produce the original instrument of indebtedness in its original form upon full settlement of the debt.

Notice that they will not make reference to it on paper as they know they cannot produce it. They want to speak on the phone (which they record) and coax you into acknowledging that you signed the contract, therefore obtaining verbal proof that you signed something promising to pay. They will then try and use this as evidence in court.

However this will never be going to court because there is no dispute. We simply want to settle the account and they are dishonouring our will.



The National Bank
of New Zealand

11 February 2010

Dear Mr. [REDACTED]

Thank you for your letters dated 11 January, 20 January, and 8 February. In response to each letter we have tried to contact you via phone on the contact number you have provided us previously: [REDACTED]. To date we have not had a response to our left messages; please advise us if you have a new contact phone number. We do need to discuss your query with you over the phone to resolve your request.

Please contact The National Bank on 0800 731 200 option 1 as soon as possible to discuss your query further. We are available from 8 AM to 8 PM Monday-Friday, and 10 AM to 4 PM on Saturday.

Kind Regards,

A scary letter that they hope will make you drop your sack of rocks and pay up. At this point the bank is in dishonour because you will have proved inequity between the parties which has invalidated the contract.



The National Bank
of New Zealand

24/02/2010

Card Operations
Consumer Finance
175 The Terrace
P O Box 40
Wellington
New Zealand
Freephone 0800 741 741
Phone +64 4 494 4700
Fax +64 4 496 7746



Dear Mr [REDACTED]

THOROUGHBRED VISA CLASSIC
BALANCE AS AT 24/02/2010 : \$12,618.07

Further to our previous correspondence we note your account remains unpaid. In accordance with our "Conditions of Use" we have suspended the above credit card and all other credit cards held with the National Bank. We reserve the right to cancel this facility if payment of \$4,715.07 is not received within 14 days from the date of this letter.

If you are not in a position to make the above payment you must contact our office on 0800-731-200 option 1 between the hours of 8am to 5pm Monday to Friday to discuss repayment options.

Should you fail to respond, demand will be made for all card balances. If demand is not satisfied your account(s) will be referred to Baycorp for collection. You will be liable for any costs incurred in the recovery of this debt. This will affect your credit record for five years.

Please note that if this credit card account is referred to Baycorp all other National Bank facilities may be closed.

Yours sincerely

Card Operations
Ref 075



This letter got lost down the back of the couch somehow and was found after this whole scenario was over. It proves how close we are as the human being who sent the letter has gone AWOL and the letter is signed by a computer. No-one at the bank wants to take responsibility for demanding a debt which can't be proven.



The National Bank
of New Zealand

12/03/2010

Card Operations
Consumer Finance
175 The Terrace
P O Box 40
Wellington
New Zealand
Freephone 0800 741 741
Phone +64 4 494 4700
Fax +64 4 496 7746



THOROUGHBRED VISA CLASSIC

I hereby demand from you the sum of \$12,618.07 in payment to the above account with The National Bank of New Zealand.

Further interest and charges will accrue until date of payment of the amount demanded and on such costs and expenses incurred in obtaining payment of the amount due.

Unless the amount demanded is repaid within 14 days from the date of this demand the Bank will have no alternative but to refer this matter for debt collection.

The amount demanded is payable at any National Bank Branch or by sending to P O Box 640 Wellington.

For: THE NATIONAL BANK OF NEW ZEALAND

Manager
Card Operations
Ref:413



THE NATIONAL BANK OF NEW ZEALAND, PART OF THE NATIONAL BANK LIMITED

I update my telephone details with the bank and let them know that if they wish to discuss the matter further (which is now legally and financially settled) they should do so in writing.

██████████
Credit Card Collections Officer
National Bank.

14 March 2010


██████████
██████████
██████████
██████████
██████████

Re: Credit Card Repayment - ██████████

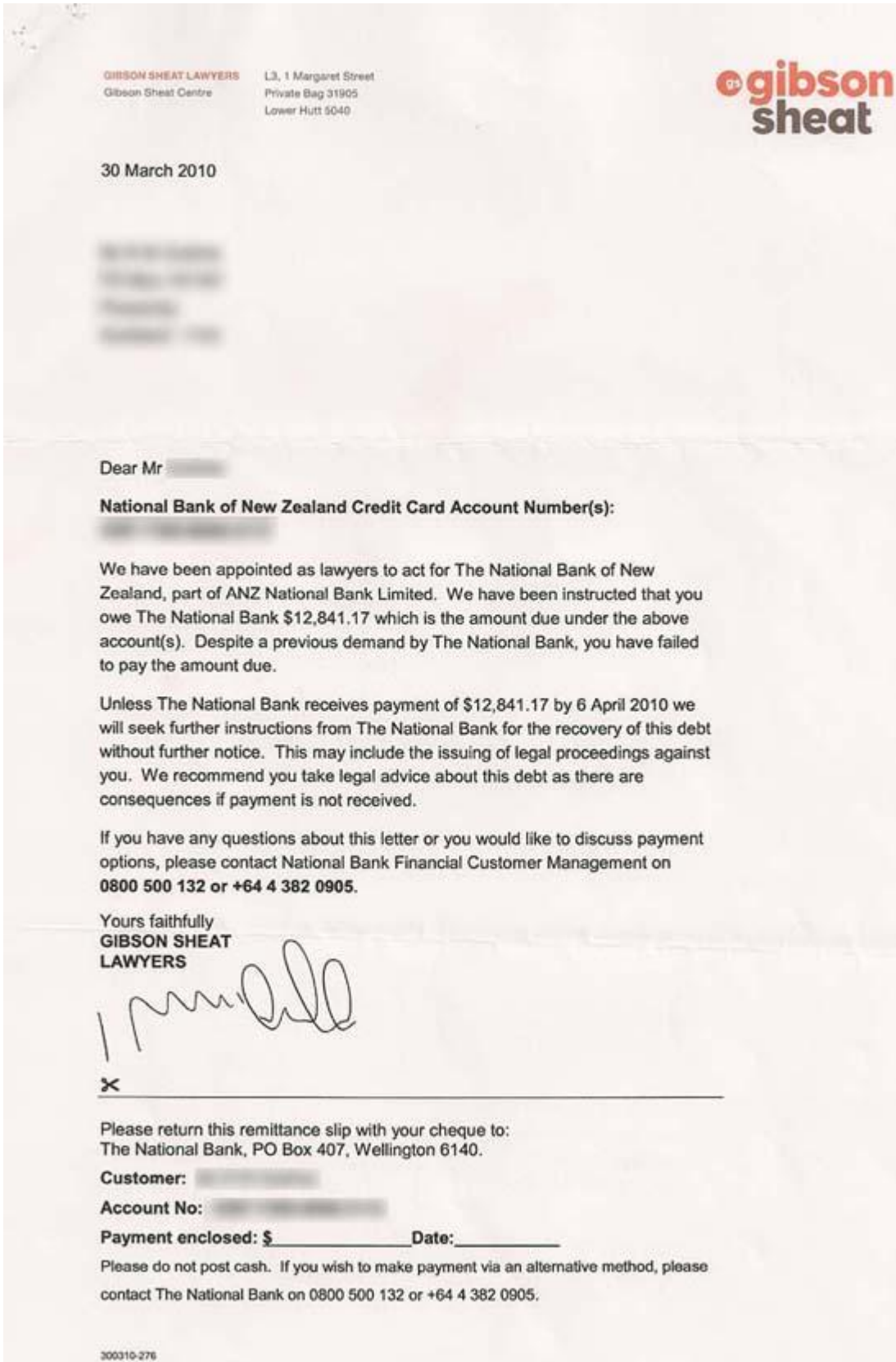
Dear ██████████

I have received your letter dated 11 February 2010 wherein you state that you have left messages for me on the phone number I currently have listed with you ██████████

██████████ This is a very old number of mine dating back to 2003. Please update your records to show that I do not currently have a telephone number. Further more I do not wish to communicate verbally about the matter between us. Please direct any communication to me in written form to my Postal address ██████████
██████████

Sincerely, 

A scary letter from the lawyers. Hit them with letter number 4.



LETTER NUMBER 4:

For use with when terminating communication from financial institution's lawyer or collection agent.

Gibson Sheat Lawyers
Private Bag 31905
Lower Hutt 5040
Wellington

8 April 2010

[Redacted recipient address]

Dont get bloody cheeky! You will see why at the end.

Dear Gibson Sheat Lawyers

Stick to the 5 letters!

I confirm that I have received a written communication from you dated 30/3/2010 wherein you make reference to credit card number [redacted] I hereby confirm that I have never held, or been a party to, a credit card with this number on it. If however you are just sloppy and careless when it comes to writing important letters and are referring to credit card number [redacted] then I confirm that this was once upon a time my persons credit card.

If this is the case it is apparent that you are acting on the presumption that some relationship that you may have with the National Bank, is in some way related to me. I am not a party to this implied relationship you have with the National Bank, either directly, indirectly or by means of any tacit consent.

Accordingly, I do not understand exactly how I am supposed to respond to you 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 the National Bank, wherein I have repeatedly offered to settle the matter between myself and the National Bank.

Sincerely, [redacted]

[Redacted signature]

The lawyers have also failed and the letter is forwarded to the bank who know they do not have a legal leg to stand on. They resort to quoting the code of banking practice, (an internal banking industry document governing their behavior - not ours) which is about as relevant as snow white and the seven dwarves. Do not respond.



Consumer Finance Collections
 Private Bag 39802
 Wellington Mail Centre
 Wellington
 New Zealand
 Free phone: 0800 500 132
 Option 2
 Fax: (04) 470 5338

20 April 2010

Dear Mr Guthrie,

We have received your letter dated 08/04/2010 regarding your credit card account

This account has been open since 24/12/1998 under your name. The card which corresponds to this account is [REDACTED]. They are not, in fact, separate accounts.

The terms and conditions for this account state that you accepted the Conditions of Use as soon as you either agreed in writing to accept the Conditions, or signed or used your card. As such, these conditions form a legal contract between you and The National Bank of New Zealand.

In this contract, you agreed to pay at least the minimum monthly payment, whether you receive your statement or not. You broke this condition by failing to make payments. The last payment made to the account was on 15/09/2009.

During 2010, we have attempted 16 times to contact you by phone, and four times to contact you by mail. We have also sent your statements out monthly. Any responses from you have been by mail only, and in these letters you state you "consider the matter... legally and financially settled".

The Bank does not consider the matter legally nor financially settled. As such, in accordance with s5.1(f) of the Code of Banking Practice, and as informed in letters sent 13/03/2010 and 30/03/2010, we have referred your debt on to an external debt collection agency.

Yours sincerely

Rose Collins
 Recoveries Officer
 Financial Customer Management

The debt collectors get involved. They wack a \$2,000.00 collection fee on top, rub they're hairy palms together and give me two weeks to either pay up or provide a valid reason for non-payment.

BAYCORP

BAYCORP (NZ) LIMITED
 2ND FLOOR BAYCORP HOUSE
 15 HOPETOUN STREET
 FREEMANS BAY AUCKLAND
 PRIVATE BAG 92063 VICTORIA STREET WEST
 AUCKLAND
 Phone: 09 356 2812, 04 494 6366, 03 353 0761
 OR: 0800 800 716 Fax: 09 356 5849
 collections.nz@baycorp.co.nz

10th May 2010



**WHEN REPLYING, PLEASE QUOTE THIS
 REFERENCE NUMBER:**

Dear Sir/Madam

Debt Owed To	: THE NATIONAL BANK, PART OF ANZ NATIONAL BANK LTD
Current Balance	: \$12841.17
Collection Costs	: \$2004.51
Total	: \$14845.68
Client Reference	

This account has been referred to us for collection, and having received no response to previous letters, the matter has subsequently been listed with our credit bureau (s) such as Veda Advantage. This action may have an affect on your ability to obtain credit in the future.

Under the terms and conditions of trade you agreed with our client, when the account provided goes into default, you become liable not only for the amount due, but also for any costs incurred by the client in recovering that amount. GST of 12.5% is payable by our client on all collection costs charged by us. Accordingly, as our client will incur commission charges and GST on that commission, these costs will be recoverable from you. The GST inclusive amount is shown above as "Collection Costs". Payment of this amount, along with the current balance is required to settle your liability in full. You should also be aware that further costs may be incurred and will be added to the balance due at that time. Furthermore, if the application of penalty interest was allowable or the original contract was interest bearing, the right to invoke these clauses without further notice is reserved.

If you do not either pay in full or provide a valid reason for non-payment by 24.05.2010 we will be continuing with collection action, which may involve attempting to contact you at any other known addresses.

Please refer all payments, queries and correspondence directly to the above address.

Yours faithfully

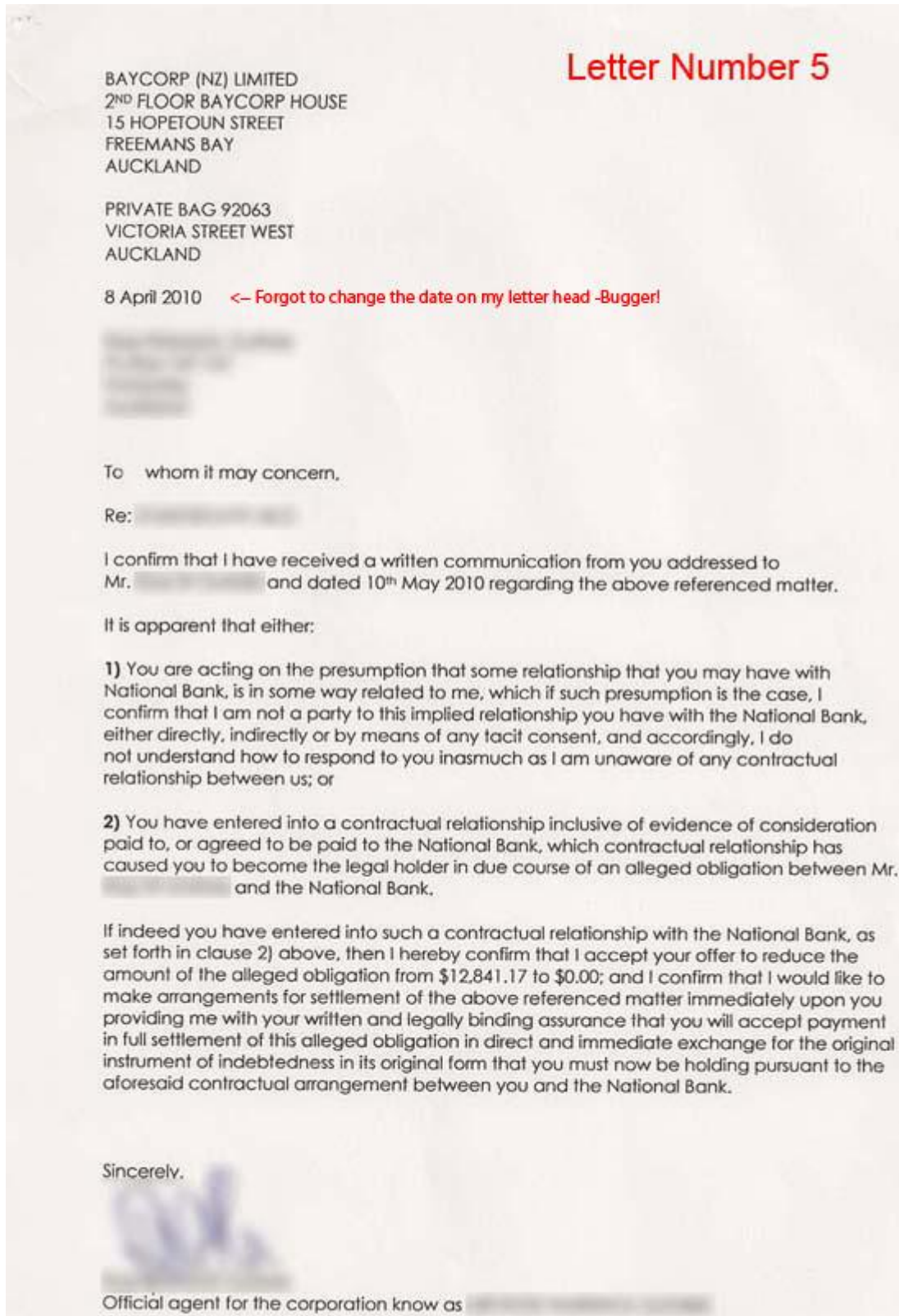
For the Manager (55/22)



BAYAC-Ref

LETTER NUMBER 5:

I send the debt collectors letter number 5 (a more elaborate version of letter number 4) to terminate communication.



They replied with the following letter confirming that the contract that they are acting upon is one which THEY have made with the National Bank Ltd. We are not a party to this contract so we have nothing to fear.

To illustrate this: If John makes a contract with Mark to collect \$15,000 off Jimmy, does Jimmy have to give Mark \$15,000?

No! -Unless Mark can prove that Jimmy owes \$15,000 to John.

Do not respond.



BAYCORP (NZ) LIMITED
2ND FLOOR BAYCORP HOUSE
15 HOPE TOWN STREET
FREEMANS BAY AUCKLAND
PRIVATE BAG 92063 VICTORIA STREET WEST
AUCKLAND
Phone: 09 356 2809, 04 494 6354, 03 353 0754
OR: 0800 229 265 Fax: 09 356 5849
collections.nz@baycorp.co.nz

19th July 2010

[Faded recipient address]

Dear Sir/Madam

Debt Owed To : THE NATIONAL BANK, PART OF ANZ NATIONAL BANK LTD
Current Balance : \$14845.68
Client Reference : *[Faded]*

We refer to your recent correspondence received in relation to the above matter.

Our involvement in the above matter is at the request of our client in collecting monies owed to them by you on their behalf.

A contract exists between this office and our client authorising Baycorp New Zealand Ltd to collect its debt(s) on their behalf.

As the contractual agreement between Baycorp New Zealand Ltd and The National Bank, Part of ANZ National Bank Ltd is confidential, you are not entitled to view a copy of it.

Accordingly, your claim that Baycorp New Zealand Ltd is not entitled to contact you is therefore incorrect.

Please contact this office on either 0800 560 505 or Auckland (09) 356 2818 to discuss repayment options available.

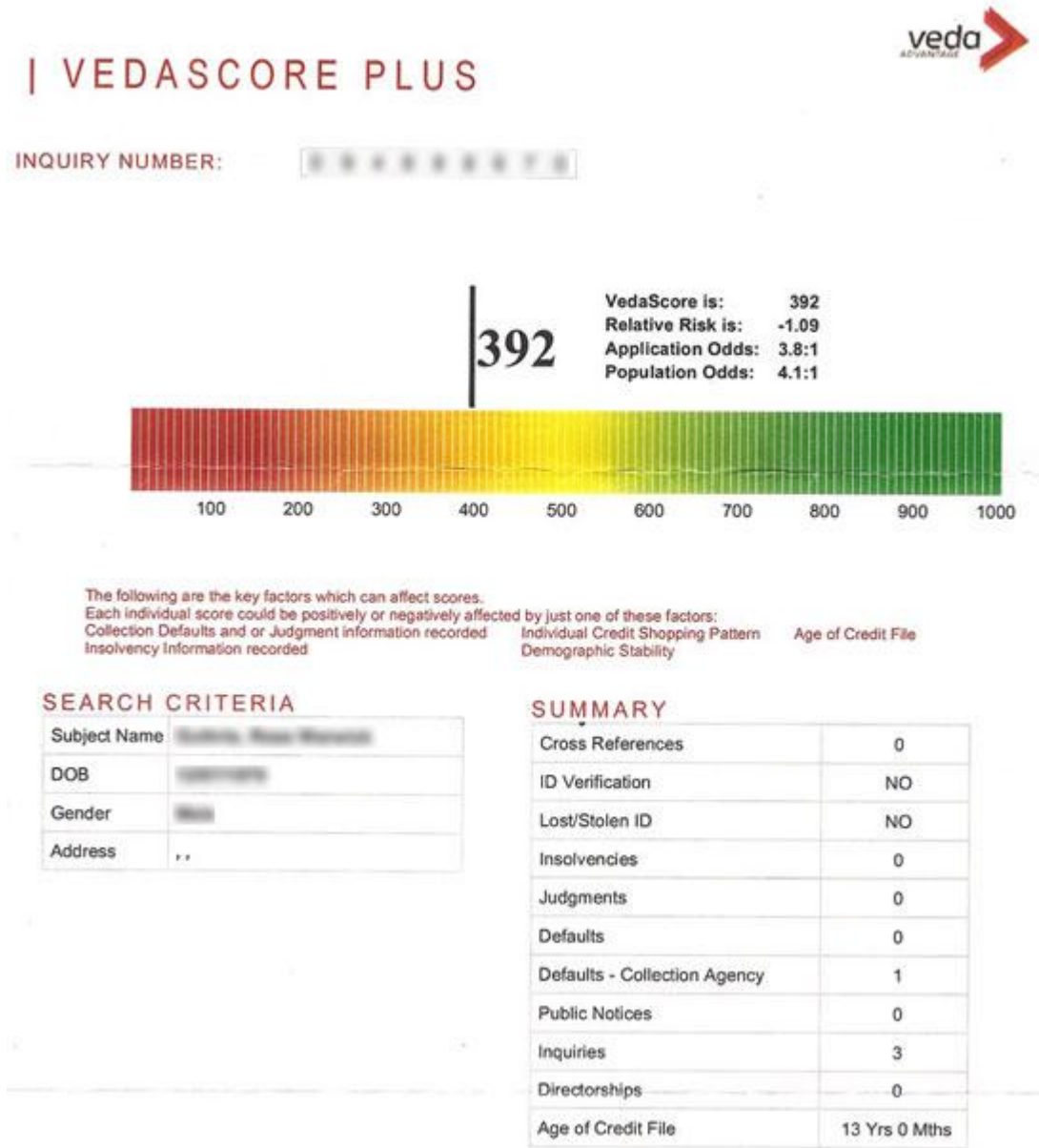
Yours faithfully

For the Manager *[Faded]*

Ref No: *[Faded]*

Further to this process it is likely the collection agency will list your "default" against your good name with your national credit reporting agency. This is the only real threat they have now. Be sure to check and if they have tarnished your record, let them know that it is the bank who is in default and not you.

In New Zealand Veda Advantage Ltd list our credit information. As presumed (shown below) the default had been listed. The score is 392 and is dangerously close to the red. This is not good.



All we need to do is forward all our correspondence with the banks and their minions to Veda Advantage Ltd and have them investigate the matter as follows:

There are no scanned versions of these letters below.

24th July 2010

Veda Advantage NZ Ltd

Re: Inquiry Number XXXXXXXXXX

Dear Xxxx

Thankyou for your reply of Friday 23rd June 2010,

Attached is all my correspondence with the National Bank with whom I apparently owe \$12,841.17. As you will see I have offered on numerous occasions to settle the amount owing in full upon their assurance in writing that they will provide me with the original instrument of indebtedness in its original form.

You will see in my letters dated 11th January 2010, 20th January 2010 and 8th February 2010 that I have repeatedly made these offers. The National Bank on every occasion has either overlooked or ignored my requests to exercise equity in redemption and by refusing to acknowledge that right they have refused to accept payment in the process. That settled the matter legally and financially on 4th February 2010 however as a courtesy I gave them another 10 days to respond which they did not. This settled the matter once and for all on 15th February 2010.

I have since been harassed by Gibson Sheat Lawyers and Baycorp with whom I have no contractual relationship. They are third party interlopers, have no knowledge of the matter between myself and the National Bank, and have no business what-so-ever harassing me. However, as a courtesy I have kindly offered both these agencies settlement in full on the amount owing upon their assurance in writing that they will provide me with the original instrument of indebtedness in its original form which binds myself and these agencies. Neither of these agencies have offered to accept payment from me on either occasion.

To date neither the National Bank, Gibson Sheat Lawyers or Baycorp have made any reference to the original instrument of indebtedness in any of their correspondence. It seems to me that there is no original instrument of indebtedness in existence which again settles the matter legally and financially.

I would appreciate if you would review my documentation and obtain a statement of facts from the National Bank outlining exactly why they cannot produce the original instrument of indebtedness, why they have had their lawyers harass me for a nonexistent debt and why they have referred this non-existent debt to a debt collection agency.

Sincerely

Xxxxx XXXXXX XXXXXXXXX

Their reply, which follows, was emailed back to me along with an updated PDF version of my credit report shown below.

Thu, Aug 19, 2010

Dear Mr Xxxxxxx,

Re: Your Credit File Information.

Thank you for your patience in this matter.

Please be advised that having further reviewed the information provided to date we are satisfied that a form of dispute was raised prior to the default being listed by Baycorp on behalf of The National Bank. For this reason the default has been removed from your credit file and Baycorp have been informed of our decision.

Please be aware that the other parties concerned (Baycorp and National Bank) may choose to pursue you for the outstanding balance as they still believe that you owe this debt and may pursue you via other means, such as the Disputes Tribunal and the Courts.

Please find attached an amended copy of your credit file and a copy of 'Your Rights' explained brochure, for your information.

We trust this clarifies our position in this matter.

Yours faithfully

Xxxxx Xxxxxxxx

Investigations Officer
Veda Information Services and Solutions
Veda Advantage (NZ) Ltd

Below is the freshly amended credit report on file at Veda Advantage showing 0 defaults and a score of 647 back up in the green where it should be. This is a .jpg taken from the PDF version of my credit report which Veda Advantage included in their email.



| VEDAScore PLUS

INQUIRY NUMBER: XXXXXXXXXX



The following are the key factors which can affect scores. Each individual score could be positively or negatively affected by just one of these factors:
 Collection Defaults and or Judgment information recorded Individual Credit Shopping Pattern Age of Credit File
 Insolvency Information recorded Demographic Stability

SEARCH CRITERIA

Subject Name	[REDACTED]
DOB	[REDACTED]
Gender	[REDACTED]
Address	[REDACTED]

SUMMARY

Cross References	0
ID Verification	NO
Lost/Stolen ID	NO
Insolvencies	0
Judgments	0
Defaults	0
Defaults - Collection Agency	0
Public Notices	0
Inquiries	3
Directorships	0
Age of Credit File	13 Yrs 2 Mths

Further to all this we have sent the following letter to the National Bank requesting more information and they will not respond.

17 November 2010

Recoveries Officer
Financial Customer Management
175 The Terrace
Wellington

Re: Your claim against [REDACTED] account# [REDACTED]

Dear Rose,

I last heard from you on the above matter in a letter dated 20 April 2010. I am unaware of whether or not you have discontinued your claim. It appears plain from your letter that you are unable to produce an original instrument that created the liability you seek to enforce.

If you in fact still maintain that a debt is owed, I am not opposed to assisting you in properly settling that amount. However, to ensure proper settlement, I will require discovery of information that you are privy to.

As banks no longer deal in silver and gold, I understand there to be no money sitting in your vaults that you lent to me when a transaction took place using the credit card in question. I understand instead that you are able to issue and extinguish credit in accordance with your arrangement with the Reserve Bank of New Zealand. If you have borrowed the funds from any other source, then please disclose the identity of the lending party to me without delay.

If you are unable to return the original instrument of indebtedness to me because you had to forward it to the Reserve Bank in order to issue credit in the name on the credit card, then please disclose to me the identity of the person within the Reserve Bank who received the instrument. I will take up the matter of its return with that person, as well as commence the settlement process on your account.

If it is a different person within the Reserve Bank who facilitates the issuing of the credit that was used for transactions on the above credit card, then please forward the details of that person to me as well, so that I may learn from them the exact source of the credit you are claiming needs now to be "paid".

As it is not my intention to injure any one, I am eager to resolve this matter by determining the identity of the party from whom the lent funds originated.

Sincerely,

In December 2010 Baycorp confirm in writing that the original instrument of indebtedness (the application) no longer exists!



BAYCORP (NZ) LIMITED
 2ND FLOOR BAYCORP HOUSE
 15 HOPETOUN STREET
 FREEMANS BAY AUCKLAND
 PRIVATE BAG 92063 VICTORIA STREET WEST
 AUCKLAND
 Phone: 09 356 2809, 04 494 6354, 03 353 0754
 CR: 0800 229 265 Fax: 09 356 5849
 collections.nz@baycorp.co.nz

6th December 2010

Dear Sir/Madam

Debt Owed To : THE NATIONAL BANK, PART OF ANZ NATIONAL BANK L.
 Current Balance : \$14897.04
 Client Reference :

Please find enclosed a copy of details relating to this account as requested.

The balance owing is \$14897.04 which includes \$2055.87 for Recoverable Collection Costs as per our clients terms of trade.

The National Bank has advised that, as the original account was opened in 1998, a copy of the original application is no longer held. However this does not negate the fact that this was your account, and you have confirmed this in your letter to the bank dated the 8 April 2010.

If there are any matters you wish to raise in relation to this matter, please contact us immediately.

We will resume collection action against you if payment is not made within 10 days of the date of this letter.

Yours faithfully

For the Manager (981/*) LG2 002

Ref No:



I get on the phone to Baycorp and obtain the name of their most senior agent. I send him the following letter in December 2010. I have not heard from Baycorp since.

COLLECTIONS MANAGER
BAYCORP (NZ) LIMITED
PRIVATE BAG 92063
VICTORIA STREET WEST
AUCKLAND

11th December 2010

Xxxx Xxxxxx Xxxxxxxx
PO Box XXXXXXXX
XXXXXXXXXX
XXXXXXXXXX

Re: XXXXXXXXXXXXXXX-BCS

Dear Mr Bxxxxxd Axx

Mr Xxxxx XXxxxxx Xxxxxx has received communications from your company dated 10th May, 19th July, 15th September, 28th September, and 6th December.

I understand it to be you who is accountable for actioning these letters.

In none of these communications has any evidence been provided confirming that Mr Xxxxx XXxxxxx Xxxxxx is a party to any contractual agreement with BAYCORP LTD or your client THE NATIONAL BANK.

You have unsuccessfully attempted to tarnish Mr Xxxxx XXxxxxx Xxxxxx credit rating with Veda Advantage and continue to send threatening letters in the post.

Take note that if Mr Xxxxx XXxxxxx Xxxxxx receives any more unwarranted communication in any form from you or the company who controls you I will take the appropriate measures to ensure you are held personally accountable for the harassment.

If it is not you who is accountable for the harassment then please provide the name and position of the person within BAYCORP LTD who is.

Sincerely,
Agent for MR Xxxxx XXxxxxx Xxxxxx

We encourage every single one of you to call the banks out using the concept outlined in these letters.

In times such as these it is our duty to keep these financial institutions in check by doing so. The consequence of not doing so is a world controlled by global power elite who are out for total control of the entire world.

Their one world currency/one world government agenda is less than two years away from completion. However, they will not succeed, as it is we who give the banks power by using their worthless paper and we will do it no more!

Its time to wake up! Give to those who ask of you with no thought of return. If we can all have enough faith to live this reality we can in turn create heaven on earth.

PS. Watch the news tonight and take note how many of their miserable stories are money related. Think about how much grief money causes on this planet and try and imagine a world where all you need to do is ask and everything you need will be provided.

Down with the money changers!