Letter to Office of Comptroller of currency for:

EFT and Land Patent

Please make corrections to fit your needs and your case. Everything in red needs changed also.

Office of the Comptroller of the Currency

Customer Assistance Group (CAG)

1301 McKinney Street, Suite 3450

Houston, Texas 77010-9050

**Fax #: (713) 336-4301**

Comes now Jane Doe, to lodge a complaint as follows:

1. I owe nothing.
2. I demand that **prior** to any proceedings, that you require CREDIT INSTITUTION to provide lawful proof of their claim as per USC TITLE 15 > CHAPTER 41 > SUBCHAPTER V > § 1692
Congressional findings and declaration of purpose
(a) Abusive practices
There is abundant evidence of the use of abusive, deceptive, and unfair debt collection practices by many debt collectors. Abusive debt collection practices contribute to the number of personal bankruptcies, to marital instability, to the loss of jobs, and to invasions of individual privacy.
(b) Inadequacy of laws
Existing laws and procedures for redressing these injuries are inadequate to protect consumers, and all of the following:
	1. A certified copy of the actual accounting where, CREDIT INSTITUTION incurred a log of the alleged debt, and/or any evidence that CREDIT INSTITUTION actually loaned money incurring any liability or gave anything of value for this account.
	2. A certified invoice, not a statement, for the outstanding amount presently allegedly owed.
	3. A copy of the Contract binding both parties, which shows CREDIT INSTITUTION provided valuable consideration.
	4. A sworn affidavit under penalty of perjury, stating that CREDIT INSTITUTION did NOT obtain a CUSIP Number for the original application.
	5. Proof that CREDIT INSTITUTION did not send my instrument through ACH as the instructions on the instrument clearly stated not for deposit, for set off of debt, for EFT only. And proof that they did not mark the instrument, and gave directions to fix any problem within (5) days or debt is discharged as UCC3-311 .
	6. CREDIT INSTITUTION to show pooling service agreement of our account.
	7. I have an updated Land Patent for my property recorded in Your County Recorder’s office in book ???? on page ???, and according to    UNITED STATES V. STONE 2 US 525 a patent for land is the highest evidence of Title and is conclusive as against the Government and all claiming under junior patents or Titles. "Any false representation of material facts made with knowledge of falsity and with intent that it shall be acted on by another in entering into contract, and which is so acted upon, constitutes 'fraud,' and entitles party deceived to avoid contract or recover damages." Barnsdall Refining Corn. v. Birnam Wood Oil Co. 92 F 26 817. There are many more cases where the United States Supreme Court has supported the fact that the Land Patent certifies absolute and supreme title to land. **There are no cases where the courts ever ruled against the properly obtained Land Patent**. Raestle V. Whitson states that a Land Patent is immune to collateral attack. I have superior title. Please prove otherwise.

CREDIT INSTITUTION inability to provide the above requested items, will show conclusively that they have no lawful claim of any “alleged” debt. I assert that they never loaned money and never incurred any liability

As per Civil Rules of Procedures 16g I demand this issue to be resolved.

In Closing I inform all concerned to cease and desist collections as is my right as per **18 USC § 242,**

Whoever, under color of any law, statute, ordinance, regulation, or custom, willfully subjects any person in any State, Territory, Commonwealth, Possession, or District to the deprivation of any rights, privileges, or immunities secured or protected by the Constitution or laws of the United States, or to different punishments, pains, or penalties, on account of such person being an alien, or by reason of his color, or race, than are prescribed for the punishment of citizens, shall be fined under this title or imprisoned not more than one year, or both; and if bodily injury results from the acts committed in violation of this section or if such acts include the use, attempted use, or threatened use of a dangerous weapon, explosives, or fire, shall be fined under this title or imprisoned not more than ten years, or both; and if death results from the acts committed in violation of this section or if such acts include kidnapping or an attempt to kidnap, aggravated sexual abuse, or an attempt to commit aggravated sexual abuse, or an attempt to kill, shall be fined under this title, or imprisoned for any term of years or for life, or both, or may be sentenced to death, I did not default.

 Dated: May 00, 2012

Respectfully:

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 Jane Doe, ARR, Authorized Representative