

2 DO IT RIGHT THE FIRST TIME

In order to perform the Honor-Dishonor process properly, you must have a notary willing and able to complete the process for you. Either 14 or 21 days after your CA/A (Conditional Acceptance/Affidavit) is sent, depending on whether or not you wish them to produce an accounting, the Notary will mail the Notice of Dishonor. If the Notary does not receive a response to the Notice of Dishonor, 10 days later the Notary will mail the Second Notice of Dishonor. If there is no response, five days later the Notary will send the Certificate of Dishonor/Breach and Non-Response to you. The Notary will enter each notarial act in the notary's journal. The Notary will also be creating a "Notary's File" which contains a duplicate original of each document. The Notary will send you a complete duplicate of the "Notary File" at the completion of the process.

You must provide the Notary with advance payment for services, written instructions, and signature-ready documents. When you determine this is a process you want to utilize, secure a knowledgeable notary's services in advance of sending your first document. Have your safety net firmly secured before you jump off the building.

Also, realize, as you proceed through this process, some creditors and reporting agencies will not be cooperative. In fact, they may be downright irritating and frustrating as well as trying to trick you into dishonor. They may assign the accounts to collectors who can be extremely aggressive and try to trick you into dishonor. Keep a spiral notebook by the phone and document the dates and times of any phone calls, as well as the name, phone number with extension (if you can get it), agency and address of callers. **Be prepared to state clearly,**

"I cannot verify who you are and I do not conduct any business on the phone. If you have something to say or want me to know, write it down, sign it and mail it,"

and then hang-up. Do not let them entice you into argument. If they continue to call and bother you, you may wish to turn the tables on them by asking them to hold on for a minute, set the phone down, simply walk away and hang the phone up after 10 or 15 minutes.

Be sure to inform all others who answer your phone that such calls may occur and not to let it upset them.

You may also receive correspondence or further billing that appears intimidating or threatening from the creditor as well as from collectors. Add to your spiral notebook list the date and type of contact, as well as the name of the sender of each piece of communication you receive. Remember that each time they contact you after they have been notified not to contact you, may be worth \$1000 per communication, per your conditional acceptance, so smile and add the dollars up. Don't let it upset you or your household...but be sure to arm family members with the knowledge so they are not upset by unwanted phone calls.

Obviously, having already implemented privacy strategies will prevent unwanted phone calls from being inadvertently answered. Best to have a phone line you do not answer and only use that number to give to all creditors.