

20. LETTERS DURING THE PROCESS

You must respond to every written document you receive, including subsequent statements from creditors, within 72 hours (three days, per contract law) or include the phrase: “this is my timely response to your..” You may send your acknowledgement of non-responsive letters by regular mail (with USPS Certificate of Mailing) and say something like:

Thank you for your 1/14/03 letter; however, it is non-responsive to my 1/2/03 conditional acceptance of your offer. I look forward to you verifying your claims as requested and speedy resolution of this matter.

Sincerely, with all rights reserved.

JANE DOE

By: Jane Doe, Secured party

Jane Doe

If you receive a bill or statement, you must also reply but may do so by simply printing the following text, in **red** ink, directly on the “offer”. Be sure to sign on the red line and mail the original by standard mail. Make a photocopy, after you have signed it, for your files..

DATE received, accepted and returned for assessed value, closure and settlement of this accounting. The debt has been discharged in full. Current Account Balance is Zero. Send me the voucher. You are using my exemption.

By: _____ EIN 123456789