

# DISSOLVE Your DEBT THIRD EDITION



“How To Use A Secret  
Government Protocol  
To Reclaim Financial  
*Health* FREE Of The  
Dark Cloud Of Debt...!”

© 2010, 2011, 2012  
By: JONATHAN HAWLEY

***“For my family, friends, and fellow man.”  
“For your security and prosperity.”  
“You deserve it.”***

***~ Jonathan Hawley ~***

**© 2010, 2011, 2012 DISSOLVE Your DEBT**

***All Rights Reserved:*** Without limiting the rights under the copyright reserved above, no part of this publication may be reproduced, stored in or introduced into a retrieval system, or transmitted, in any form or by any means (electronic, mechanical, photocopying, recording, or otherwise), without the prior written permission of both the copyright owner and the publisher of this book, except for the inclusion of brief quotations in a review. Most of the examples in this book are copyrighted, private, and exclusive, and are reproduced for educational purposes only under "fair use" provisions of U.S. copyright law. The examples have been selected, at the discretion of the author, as they represent principles discussed in the text of this book.

***Publisher's Note:*** This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold with the understanding that the publisher or author is not engaged in rendering legal, accounting, or other such professional services. If expert assistance in such fields is required, the services of an appropriate professional person should be sought.

---

**\*\*\*DISCLAIMER\*\*\***

NEITHER THE AUTHOR, OR THIS COMPANY, ARE RESPONSIBLE FOR  
THE USE OR MISUSE OF THE INFORMATION CONTAINED WITHIN.

THE INFORMATION CONTAINED IN THIS BOOK IS FOR  
EDUCATIONAL AND INFORMATIONAL PURPOSES ONLY.

IT IS NOT INTENDED AS PROFESSIONAL ADVICE  
OR A RECOMMENDATION TO ACT.

ALTHOUGH THE BEST EFFORTS HAVE BEEN UNDERTAKEN  
TO ENSURE THAT THE QUALITY OF INFORMATION WITHIN  
IS ACCURATE, NEITHER THE AUTHOR, OR THIS COMPANY,  
MAKES ANY SUCH WARRANTIES AS TO THAT ACCURACY,  
AND RESULTS ARE NOT GUARANTEED.

THE AUTHOR IS NOT A LAWYER, ATTORNEY, OR MEMBER OF THE LAW  
SOCIETY, IS MAKING NO CLAIMS TO BE, AND IS NOT GIVING LEGAL  
ADVICE, MAKING LEGAL DETERMINATIONS, OR OFFERING ANYTHING  
OTHER THAN OPINION BASED ON FACTS, HISTORY, AND LAW.

---



# DISSOLVE Your DEBT THIRD EDITION

## Table Of Contents

<b>PREFACE.....</b>	<b>Page 4</b>
<b>AUTHOR’S FOREWORD.....</b>	<b>Page 8</b>
<b>INTRODUCTION.....</b>	<b>Page 13</b>
<b>ENDORSEMENT PART #1.....</b>	<b>Page 16</b>
<b>ENDORSEMENT PART #2.....</b>	<b>Page 19</b>
<b>FULL ENDORSEMENT EXAMPLE.....</b>	<b>Page 21</b>
<b>IMPORTANT IRS ADDRESSES.....</b>	<b>Page 22</b>
<b>CASE STUDIES.....</b>	<b>Page 23</b>
<b>FINER POINTS.....</b>	<b>Page 36</b>
<b>FREQUENTLY ASKED QUESTIONS.....</b>	<b>Page 41</b>
<b>BONUS #1: “THERE ARE TWO OF YOU”.....</b>	<b>Page 55</b>
<b>BONUS #2: “EASY CONTRACT BASICS”.....</b>	<b>Page 59</b>
<b>CONCLUSION.....</b>	<b>Page 63</b>
<b>Addendum #1: The U.S. Is Bankrupt.....</b>	<b>Page 64</b>
<b>Addendum #2: “Did You Know...?”.....</b>	<b>Page 68</b>
<b>Addendum #3: Important Quotes.....</b>	<b>Page 71</b>
<b>SHARE YOUR DYD EXPERIENCES.....</b>	<b>Page 73</b>
<b>THE DYD AUDIO CD ADDENDUM.....</b>	<b>Page 74</b>

© 2010, 2011, 2012

By: JONATHAN HAWLEY

**PREFACE** - Hi, my name's JONATHAN HAWLEY, and thank you for ordering the DISSOLVE Your DEBT manual. I'll admit it...what you're about to read is going to be hard to believe, but if you believe it, you're going to be hugely rewarded! If you don't believe it at first, it's going to be well worth your while if you stick with it. Let me explain...

If you'll take some time to read through the DISSOLVE Your DEBT manual, learn what's in it, and use it, the secret government program you can use to get out of debt will no longer be a secret, and you'll no longer be in debt!

Plainly speaking, if you want to cure your problems with debt, you can, quickly, easily, and by using nothing more than the knowledge from the DISSOLVE Your DEBT manual, the power of your blue ink pen, and nothing other than some postage!

You might've noticed that I didn't include using thousands of dollars of your hard-earned money to get out of debt.... Well, you read that correctly...this is NOT about spending all or most of your money to get out of debt. Now, you're probably wondering how that's even possible. I must be joking, right? I'm not...

Let me tell you a little story...

Many people these days are homeowners, maybe even just like you. One aspect of home ownership that rears its ugly head once or twice a year is the old property tax bill.

Well, a DISSOLVE Your DEBT customer we'll call Mary received her most recent property tax bill at the end of last December. Needless to say, she and her husband were DREADING the thought of having to figure out a way to pay it.

Debts, no matter how they're packaged, are always frustrating... debts are always stressful...NOBODY likes debt, and this property tax bill was no different to Mary.



Debt just stinks, and you’ve got to get out of it as-soon-as possible. Mary and her husband’s property tax bill came to just over \$7,400.00 and they did-not-have-it...and the due date, though still a little bit off, was looming on the horizon. That dreaded debt cloud had moved right in and was firmly parked over their house once again.

Mary ordered the DISSOLVE Your DEBT manual, and learned about how to get out of any debt, including her property tax, by just writing certain words, in a certain way, right on the bill, and then sending the entire thing, all marked-up and written on, to a certain government address, to have the debt paid for...not with money, but with know-how!

Shortly after doing precisely as she was taught in the DISSOLVE Your DEBT manual, Mary and her husband checked their property tax bill online and were shocked to find it paid-in-full, without one dime besides postage coming out of their pocket!

They’ve both gone on to get rid of all their debt, and many more folks have done, and are doing, the same thing, all by going through the same process as Mary and her husband.

The world IS in a time of great revelation, and the process you’re going to learn about in the DISSOLVE Your DEBT manual is more proof of just that very thing. And it couldn’t come at a better time, either. DEBT is at an all time high, and I don’t have to tell you how much WASTED thought, how much WASTED energy, and how many sleepless nights go into the whole cycle of debt you’re stuck in.

As amazing as it seems, there’s a solution to this debt crisis that’s swallowing us whole, and this solution’s been around, cleverly hidden in plain sight, FOR YEARS.

You see, most bills that you get are claiming that you owe them some sort of debt, whether it’s a mortgage statement, a car statement, a credit card statement, an income tax bill, a property tax bill, a utility bill, a phone bill, a medical bill, a court order, a ticket...the list goes on and on and on...you’re buried in debt.

Well, if you look carefully, most bills you get, as I'm sure you've noticed, have that coupon attached to it somewhere that they tell you to detach and send in with your payment. You've seen them a million times.

If you look really closely, you'll notice somewhere near the very bottom of those coupons are long strings of numbers that look suspiciously like the routing numbers and accounting numbers you see on a check. You may also see a barcode, of some sort.

Now...this is really going to shock you, but...those coupons are checks! The coupons that come attached to the bills can themselves be used to pay the debt itself...IF you know what to write on the bill and coupon, how to write it, and where to send it to be paid...and THAT's exactly what you learn, in easy, step-by-step detail, with this DISSOLVE Your DEBT manual.

You, too, can be shocked and amazed, just like Mary and her husband were, when they paid-off their \$7,400 property tax bill, and other debt, using this same process you'll learn now that you own the DISSOLVE Your DEBT package for yourself.

Just imagine yourself sitting down to pay your bills, except this time, instead of dreading it, you'll open your DISSOLVE Your DEBT manual and, following the easy instructions, write some particular information in a certain way on the bills, then mail them off to a particular government address where they'll be paid for you, all without having to spend a dime of actual money besides some postage!

Look, I know what you must be thinking...this is impossible, it can't happen, but it's true, and you deserve to get your pride and reputation back, too, don't you?

**The stories and the numbers  
speak very clearly...**



Another fine gentleman named Ron, another customer of DIS-SOLVE Your DEBT, paid-off 2 separate cell phone bills with this process, and continues to do it month after month after month! Another fellow named Roy paid off a \$796.76 CHASE credit card bill using this same process!

From child support to automatic camera tickets, the list just goes on and on. If it's a debt, you can literally write some words in a particular way on the bill, mail it off to a particular place, and see the debt go away. You can take care of any debt, administratively, with the DISSOLVE Your DEBT manual, whether it's your debt, someone else's debt, or even if it's corporate debt!

If you're really interested in getting out of debt, then now is the time to take action with DISSOLVE Your DEBT! Ordering the DISSOLVE Your DEBT manual will end-up being the cheapest thing you've ever done to get out of debt! And it's bite-sized and manageable enough that you'll actually read it and use it.

As you can see, this isn't some scary home-study course that's so big you'll never even open it, let alone benefit from it! It doesn't need to be! The DISSOLVE Your DEBT package is simple, direct, and to the point! It covers in very easy, step-by-step detail exactly what you need to do, and how, to get out of any debt!

You can literally get out of many, many \$1,000.00's of debt by using the simple process in this manual. This'll be the best investment you've ever made and it'll really have a very positive, eye-opening impact on your life, and I can guarantee you that! Also, your copy of DISSOLVE Your DEBT includes 2 popular bonus sections, titled: "There Are Two Of You" and "Easy Contract Basics".

Again, my name's JONATHAN HAWLEY and I sure do appreciate your interest in the DISSOLVE Your DEBT manual...here's to debt free living, and I truly thank you for your business! The time to finally get out of debt has definitely arrived.

**AUTHOR’S FOREWORD** - Before you continue reading DIS-SOLVE Your DEBT, please, you need to take a few minutes to get some understanding on what it is you’re about to start doing.

One of the biggest surprises for people finding out about their ability to dissolve their debt like this is that it’s been around and available since 1933! As we touch on in the DISSOLVE Your DEBT manual, 1933 was a big year for this country, and the particulars often come as quite a shock to folks. As it pertains to what we’re doing, 1933 was the year that the government confiscated all the gold from the people.

In doing so, they took away the only “real” money we had to “pay” for anything. With the removal of the real money, they removed our ability to “actually” pay for goods, services, and most importantly, debt. By taking away the gold, they literally took away our ability to settle our debts! Historically, however, whenever the government has taken something away from the people, it has always had to give them something back of equal or greater value in return.

So, in this case, they took away the gold, the actual money, and gave us back in return the ability to have all our debts, public or private, paid for dollar for dollar by the government. Why would they do that? They had to, because without that power endowed to United States citizens, commercial equity would remain unbalanced, and that, economically speaking, just can’t happen.

Besides, even though it doesn’t quite seem like it anymore, the government is in place to serve the people that created it, so providing this kind of debt destroying administrative power to us was doing nothing more than fulfilling its truest purpose and function. However, most people just don’t know that the government has specifically mandated, in writing, that it will pay all our debts, dollar for dollar. As we say, it has been cleverly hidden in plain sight for decades.

Most folks are consumed with television shows and celebrity gossip, so understanding things like this are far removed from people’s field



of vision, and it's not all their fault. The individuals that are at the highest levels of government, banking, and corporations don't always keep our best interests in mind, so they've done a lot to keep good, deserving folks from getting educated on what their real power really is, and they've done that in the best interests of their own bottom line power and profits.

See, people don't understand that every dollar you have in your pocket, purse, or bank account has itself been a debt since 1933. Our money isn't backed by a gold standard, like it used to be, where you could go and exchange your paper money for real, precious metal. Our “money” is backed by nothing more than the “faith, spirit, and energy” of the people.

Our money is basically Monopoly money, and every single dollar bill of it is a debt - a promissory note, or promise to pay at some point in the future. That's what all debt is, but the problem is that everything we think we have to pay for things with today is a debt, as well. So, every dollar you have is a promissory note (cash actually says “Note” right on it), which means that every check you write, which is linked to the cash in your bank account, is a promissory note, every swipe of your debit card, which is linked to the cash in your bank account, is a promissory note, every money order you purchase with cash, is a promissory note, and credit cards, in their purest form, are debt.

We are surrounded by debt. And that's a huge problem. Not only is personal debt at an all time high, but the National Debt is in the trillions and trillions of dollars. Our entire financial and economic structure is based on a debt system, and the gigantic challenge with this kind of a system is that it's destined to fail because it has to.

The National Debt is over 15 TRILLION DOLLARS, and there isn't enough printed, physical money in existence to ever “pay” it off! Do you see an issue here? Boiling it down to your own debt situation, which is a microcosm of the National Debt, you can never earn enough “money” to ever pay your way out of debt. That's not what the system is designed to

do. On a national level and a personal level, getting out of debt using the only ways most people know of to “pay” for anything (money, i.e. Federal Reserve Notes) is an unsolvable mathematical problem.

The only way to “actually” get out of debt is by using the DISSOLVE Your DEBT manual, based on the written government mandate we touched on earlier. Why is that? Well, because every single time that someone goes and tries to “pay” for something with “money”, it increases their personal debt, and the National Debt. As an example, when someone pays their \$1,000.00 mortgage bill with \$1,000.00, the National Debt increases by \$2,000.00!

You simply can’t use a debt to try to pay another debt, yet that’s exactly the only option most people know that they have available to them. The end result’s more personal debt, and a vastly inflated National Debt. This is exactly why it’s gotten so huge...because most everybody out in the country are paying for their necessities, bills, etc. with instruments of debt. Matter of fact, the government actually made it illegal to try to pay for a debt with another debt, so the whole thing is just a big mess, and it all stems from our system of commerce being debt based.

The government could and should create all its own, interest-free money, of which they could control the supply. However, our government borrows money into existence via the Federal Reserve Bank, which is not a government entity, but a private group of banks which creates money out of thin air, at interest, based on collateralizing and monetizing our signatures. The government borrows this money, at interest, but how can you pay interest, let alone the principal, on a loan that’s been created out of thin air? The answer is that you can’t, but our system is foolishly built, at its core, on that debt, which is itself created at the same time the “money” comes into existence.

Luckily, out of sheer necessity, the abilities provided to us in 1933 have re-emerged with clarity and purpose, and more and more people are starting to wake-up and understand that something is wrong, things are broken, and measures must be taken to sort things out. Without



realizing, understanding, and then utilizing the process taught in the DIS-SOLVE Your DEBT manual, the country as a whole, and people individually, are going to slide down a very steep, slippery slope of debt that can never be corrected, and we'll be condemning ourselves and our great-great-great grandchildren to a life of financial indebtedness, servitude, and serfdom.

So, understandably, in times like these, a very common question people who purchase the DISSOLVE Your DEBT manual ask is whether or not all of this is guaranteed - if it's for real. This is a very understandable question because what you're about to learn is so different than what you've been taught all your life, this all seems just too good to be true, but it's real. Like finding out that being able to do this type of thing has been around for years, finding out that it's actually guaranteed by the government comes as a big shock to most.

As it's been said, the entire DISSOLVE Your DEBT manual is based on both a historical and factual basis, and, as such, we're able to look to the specific mandates made by the government to support everything it is that we do per the instructions in this manual. You see, back in 1933, Congress just didn't decide to pay everyone's debt dollar for dollar. They put it in writing, making it part of Public Policy in House Joint Resolution 192, written on June 5th, 1933. This piece of legislation lends undeniable credence, power, and supportive enforcement to what it is that we're actually able to do with our debt!

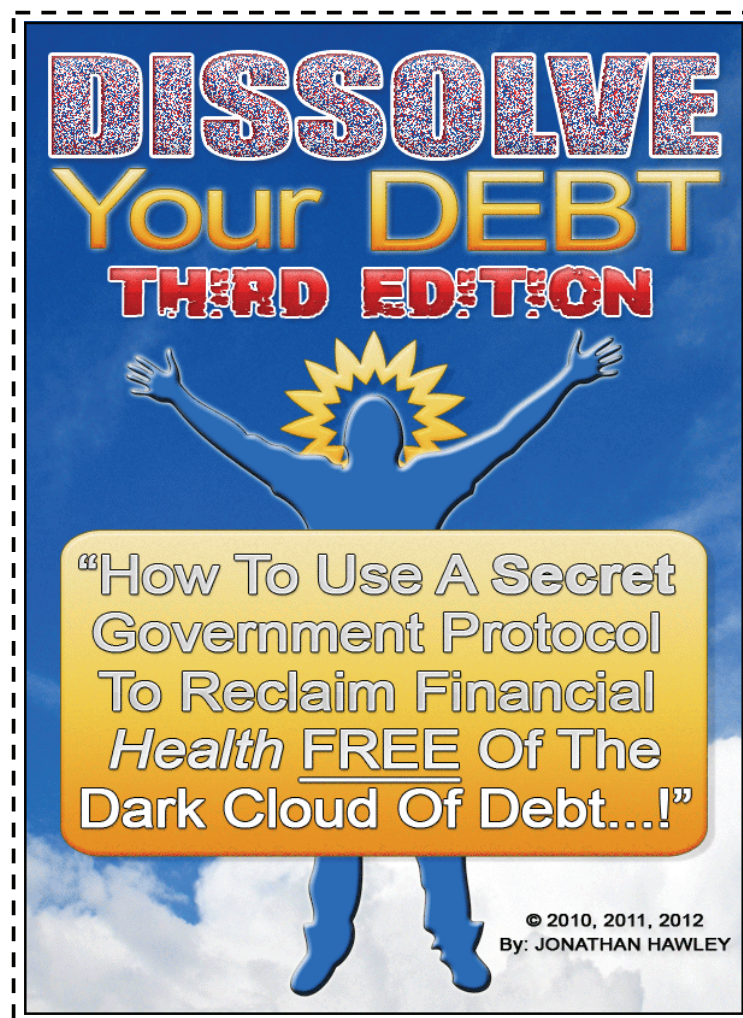
As a result of the mandates of HJR 192 becoming Public Policy thanks to Congressional decree, it subsequently became part of permanent Public Law within the actual "United States Statutes At Large", where it is identified as "Chap. 48, 48 Stat. 112". Chap. 48, 48 Stat. 112 contains the same wording as HJR 192. The difference, however, is that one is Public Policy, the other is Public Law.

This is an important distinction to make, and here's why: the resolution that is HJR 192 can be modified at any time by Congress, if they choose to. However, Public Laws do not provide for that type of flexibil-

ity, and cannot and will not be modified on a whim, whether speaking in past tense, present tense, or future tense. This means that the ability to do what it is that the DISSOLVE Your DEBT package teaches you to do is an evergreen administrative power granted to you.

The process you are about to learn in the following manual represents the Federal Government’s obligation to you. Congress was required to provide you with a remedy for their monetary removal in 1933, and they did, and it’s been around and available to you ever since.

Please, always remember that these written doctrines, whether part of Public Policy or Public Law, state that the government will pay your debts dollar for dollar because you, in all truth, do not have sufficient access to the actual funds to do it yourself, so...let the journey begin...DISSOLVE Your DEBT...!



**INTRODUCTION** - Congratulations. Not only have you made a great decision by investing in this manual, but you’ve taken quite a bold step for yourself in the right direction. With all the nonsense, manipulation, and deception going on out there, it’s high time you got a little education in truth! So, kudos to you for recognizing that something is definitely wrong out there, but also for recognizing that there had to be an answer to it all.

**As far as debt goes, that answer comes to you today.**

If you remember, we told you that this manual wasn’t going to be some massive home study course that you’d never get through. It’s been specifically designed to cut to the chase, giving you the step-by-step know-how to simply and actually set-off your debt. This is not a tome, as you can see. We could’ve decided to go into all the history and the “why’s, who’s, where’s, and when’s” of this process. Matter of fact, we still may, in the future. But, for this manual, here and now, we decided to solely focus on **HOW** to get out of debt, easily.

So, do you want to know how to get out of \$1,000.00’s of debt? Good, because you’re about to, in an easy to understand and implement way, that gives you just what you need, in a simple format.

First off, please understand that this process works. It really does. There are many reasons why it does that go back many years. The history and facts support every bit of what you’re going to begin to do. Again, don’t worry too much about the why, right now. Just know that it does, follow directions, and then reap the rewards.

Second of all, always remember that this process works to get out of debt. This will not work on *purchases*. You cannot go buy a new car, buy a house, or buy a big, flat screen TV with this process. However, if you go into debt as a result of purchasing those types of things, that debt can then be set-off.

If you use a credit card to buy a television, that newly created debt can be paid-off using this process. If you obtain a mortgage for a new



home purchase, the mortgage is a debt that can be set-off with this process. If you get a car loan, that's a debt that can be successfully satisfied with this process.

It's fundamentally important that you understand the difference between the two. Use the “DISSOLVE Your DEBT” manual to go buy stuff, and then you'll definitely find yourself in trouble. Use the “DISSOLVE Your DEBT” manual precisely as described and not only will you successfully get rid of all your debt, on a permanent or on-going basis, but you'll always remain 100% within Public Policy and Public Law.

What you're about to learn to do is mandated by the government, but has remained very much a secret. It's very, very likely that you've never heard anything like this before. Matter of fact, it'll seem very unbelievable, but every bit of it's true. Please pay attention, and be prepared to go over this information again and again until you know it.

Of course, this manual is to be used as reference, but the point is: own the process, know the process, i-m-p-l-e-m-e-n-t the process. Not a bit of this will work for you if you do nothing with the information. While that's a given, please understand that you're going to be able to get out of debt using nothing but some blue and red ink, some words, envelopes, postage, and time.

Those tools are the key to the whole thing. Most of them you probably have already, but the unknowns are simply the words you use, how, and where you send everything to, and that's what this manual is all about.

So, mortgage debt, car payments, loans, taxes, credit cards, child support, collection accounts, tickets, medical bills, utilities, and other things along the same lines, are all examples of debts...the types of items you can completely settle administratively.

In legal and financial circles, whenever you get what we commonly refer to as a “bill” in the mail, it's more accurately described as a

“presentment”. Learn that word right now. Etch it in to your mind because that’s how those things should be referred to, and it’s also how we’re going to refer to them throughout the remainder of this manual.

Most presentments come in the form of a top, statement section, with a perforated coupon at the bottom. That’s the part you’re typically told to detach and remit with you payment. You’ve probably seen a million of them. Perhaps you’ve noticed that at the bottom of these “coupons” is a bar code, or, strings of numbers that look mysteriously similar to routing and account numbers, like on the bottom of a check.

Please understand that these “coupons”, even if they don’t have the strings of numbers or a bar code, although most do, are actually checks themselves, and, if endorsed correctly, and sent to the correct offices of the IRS, will pay for the debt it was sent in reference to.

**Do we have your attention yet?**

Remember, many aspects of this process are going to sound profoundly magical, but this is all based on actual, factual law. So, to restate it: the payment coupons you get on the bottom, top, or elsewhere on your billing presentments are actually checks you can use to pay the thing, no matter what the debt.

Now, sometimes you get a “payment presentment”, maybe from a collection agency, or something, and it doesn’t have a coupon. It doesn’t matter. This process works on a napkin. What matters is how you endorse the thing with the right words, and where you send it. So, any presentment you get, claiming you owe them some sort of debt, can be endorsed and sent to **1 of 3 very specific offices of the IRS to be paid!**

Go look at a bill. Study it. Look at the coupon. The thing is a check. It always has been. But, you haven’t known what to do with it, so you follow instructions, detach it, and send it in with another form of payment, which is unnecessary, but what everyone does! Have you ever been taught to do differently? You and I both know the answer is NO.

Well, as of right now, you'll no longer be able to use that as a crutch or excuse because you're being taught the truth. But, don't feel weird because you're just hearing about this now. This is well hidden information and has only come about by a tremendous amount of research, trial and error, and faith.

A lot of smart people have been working on this for many years, and it's finally gotten to a point where it works. This process was born out of utter frustration and has proven itself to be the answer that just about everyone wants, needs, and deserves.

So, now you know that when you get a presentment (bill), that you can do something to it and send it somewhere to get taken care of.

Let's talk about what you do, OK? Each payment presentment you get needs to be handled in 2 different parts. The combination of the 2 constitutes full and proper endorsement, which allows the IRS to do what it needs to do with it upon receipt. If any aspect of either of the 2 parts to the endorsement are incomplete or incorrect, it won't work and you'll have to do it again.

**ENDORSEMENT PART #1** - Endorsement Part #1 involves doing what is called a "banker's acceptance". An example banker's acceptance :

**Accepted for value  
Exempt from levy**

*John Q. Doe*

*January 01, 2012*

**Exemption ID #123456789**

**Deposit to  
United States Treasury  
and charge the same to  
JOHN Q. DOE  
123-45-6789**

Of course, that's an **example**. A real banker's acceptance would include your information, which is key. Certain words are in red ink, while other words are in blue. There's a reason for this. The actual color doesn't matter as much as the fact that it's a color other than black. If you were to use black ink, it could make the thing look like a copy, which is what we don't want.

Using colored ink makes it clear that the endorsement on the presentment is an original, so keep that in mind. Red is typically used because it stands out so well, while the parts done in handwriting typically work best in blue ink. When it comes to your signature, making it evident that it's an original, in “wet ink”, is essential, because that's the source of all new money - your signature.

So, the first line of the banker's acceptance (red ink) says:

**Accepted for value**

This indicates that you're accepting the value indicated on the presentment, whether it is \$400.00 or \$200,000.00.

The 2nd line on the banker's acceptance (red ink) says:

**Exempt from levy**

This indicates that you, the human being, are exempt from these types of claims of financial indebtedness. Remember, this is all part of government protocol and has been for nearly 80 years.

The 3rd and 4th lines on the banker's acceptance (blue ink) say:

*John Q. Doe*  
*January 01, 2012*

These 2 lines are comprised of your blue, “wet ink” signature, and the date of the endorsement. The entire banker's acceptance can be



handwritten in blue and red ink or put through a printer, etc. Either way, the 3rd and 4th lines will *always* be handwritten, indicating a living human being created the endorsement on the presentment.

The 5th line on the banker's acceptance (red ink) says:

**Exemption ID #123456789**

The numbers after “Exemption ID #” should be replaced with the numbers in your social security number, but *without* the dashes. There's a key reason for this that is vitally important, so make sure you don't forget that detail.

The remaining lines on the banker's acceptance (red ink) say:

**Deposit to  
United States Treasury  
and charge the same to  
JOHN Q. DOE  
123-45-6789**

These lines act as routing instructions for the IRS, which you'll be sending your fully endorsed payment presentments to. The instructions tell the IRS where to deposit your fully endorsed presentment, and which account to draw the “funds” from, or “charge the same to”. That account is your name in all capital letters, followed by your social security number **WITH** dashes in it.

Again, remember that the banker's acceptance provided here is for example, so make sure to use your own, correct information when doing it yourself. That being said, your correctly formatted banker's acceptance is what directs the IRS to specifically do “with what”, “for what”, and for “how much”.

This kind of thing works, and your understanding will grow over time. The history, facts, and law have all been in place here for a long time, so know that you don't have to know all of the deeper aspects

to get out of debt, once and for all.

Now, Endorsement Part #1, whether fully handwritten, stamped, or printed-out, will be placed at a 45 degree angle above the coupon, and repeated on any additional sides or pages that have additional writing or printing on it. For example, you might get a cell phone bill, and the 1st page is a statement at the top, with a coupon at the bottom. It may then have 3 more front-and-back pages detailing your call history and usage. **Each page and side will need the banker's acceptance written or printed on it, always at a 45 degree angle.**

If you use a printer for the banker's acceptance, most word processing programs have a “rotate” feature, so it's simple enough to achieve the 45 degree angle effect. Also, there are many time-saving benefits to using a printer, or custom-made stamp, especially if you have more than a few payment presentments to do in 1 sitting. But remember, the banker's acceptance is only 1/2 of what needs to be done to each presentment in order to consider it fully and properly endorsed and ready to be sent to the IRS for payment.

**ENDORSEMENT PART #2** - Endorsement Part #2 involves creating what we call a “**money order**” on the coupon itself. A handwritten money order (blue ink) looks like this:

<i>Money Order</i>	
<i>Pay to: United States Treasury</i>	<i>01/01/12</i>
<i>Four Thousand and No Cents</i>	<i>4000.00</i>
<i>By: John Que Doe EIN 123456789</i>	
<i>Authorized Representative</i>	

The wording will be fit within any available white space on the coupon,

but try to keep the order and layout of the information as best you can.

Of course, you'll replace the example information with the actual amount of the payment presentment you're endorsing, along with whatever your name and social security number without dashes actually is.

Remember, the entire money order portion, or Endorsement Part #2, is done in blue, “wet ink”.

A signed, handwritten money order on a payment presentment, in force and effect, charges that coupon (check) up as actual, useable currency. Now, not all coupons are created equally. Some have very little white space, while others have a lot. Like we said earlier, sometimes, the presentment doesn't even have a coupon.

Whether a presentment has a coupon or not, including a handwritten money order on the thing is a must. If a coupon is present, squeeze in the wording as described earlier. If there's not a coupon present, find any white space on the collections letter or other debt presentment and write-in a money order.

Additionally, and this is very important, in all cases, whenever a money order is created, you must endorse the back of it with your blue, “wet ink” signature in the same form and fashion as you would a check. Just turn the presentment over and sign your name on the side, like endorsing a check. No other numbers or wording should go on the back, other than your signature.

Again, there are many historical, legal, and factual reasons why this works, but understanding *how* this works is more important right now. You have to get out of debt, you've wanted to for a long time, and this does it, but you've actually got to start actively doing something.

When a payment presentment is fully and properly endorsed with both Endorsement Part #1 and Endorsement Part #2, and then when it's sent to 1 of the 3, specific offices of the IRS, that debt will be paid-off!

A fully and properly endorsed payment presentment will look like this:

000335

IRS Department of the Treasury  
Internal Revenue Service  
PHILADELPHIA, PA 19154-0030

Notice Number: CP 503  
Notice Date:

SSN/EIN:  
Caller ID:

15385

Accepted for value  
Exempt from levy  
John Q. Doe  
Exemption ID #123456789  
Important  
Immediate action is required.

We previously wrote to you about your unpaid account, but you haven't contacted us about it. Penalties and interest on the unpaid balance are continuing to increase. Please pay the amount you owe within ten days from the date of this notice. If you can't pay now, call us at the number shown below. You may be qualified for an installment agreement or payroll deduction agreement. We want to help you resolve this bill. However, if we don't hear from you, we will have no choice but to proceed with steps required to collect the amount you owe. **If you already paid your balance in full or arranged for an installment agreement, please disregard this notice.**

Account Summary

Form: 1040	Tax Period: 12-31-2007
Current Balance:	\$6,649.60
Includes:	
Penalty:	\$22.57
Interest:	\$25.36
Last Payment:	\$0.00

For information on your penalty & interest computations, you may call 1-800-829-8374

Questions? call us at 1-800-829-8374  
Please mail this part with your payment, payable to United States Treasury.

Money Order

write on your check:

1040	12-31-2007	
------	------------	--

Find information about filing and paying taxes at: [www.irs.gov](http://www.irs.gov)  
Enter Keyword: filing late (or) paying late  
Pay to: United States Treasury  
Six Thousand Six Hundred Forty Nine and No Cents

Internal Revenue Service  
KANSAS CITY, MO 64999-0202

Amount Due: \$6,649.60

By: John Que Doe EIN 123456789  
Authorized Representative

The endorsement goes about here on the reverse side of the money order. Add your blue, "wet ink" signature, vertically, just as you would when endorsing the back of a check. Do not, however, add any other words or numbers, as they are unnecessary and incorrect.



**IMPORTANT IRS ADDRESSES** - Now, we’ve mentioned that fully and properly endorsed presentments need to be sent to any of the 3, specific offices of the IRS. This is an extremely important part of this process, so take special note. The addresses of those 3 offices are the following:

**IRS Technical Support Division  
C/O Treasury UCC Contract Trust  
Internal Revenue Service  
1500 Pennsylvania Avenue, NW  
Washington, DC 20220**

**\*\*\***

**Internal Revenue Service  
Stop 4440  
P.O. Box 9036  
Ogden, Utah 84201**

**\*\*\***

**Internal Revenue Service  
Criminal Investigation Division  
Box 192  
Covington, Kentucky 41012**

Your presentments shouldn’t be sent anywhere else, as they’ll be ignored and you’ll have wasted your time. These 3 specific offices of the IRS are the **only** ones equipped to properly handle what you send to them. Hopefully, over time, more IRS offices will open-up across the nation that know how to handle our fully and properly endorsed presentments, but until then, only send them to the 3 addresses above, **on a rotational basis**. A common mistake being made is sending everything to an IRS office not listed here, so keep this important step firmly in mind.

At this point, it might be that this seems so completely unreal that you think it just couldn't possibly be true. Perhaps you feel that everybody would know about this already if it *was* real. I mean, it really is kind of a fantastic notion to think that you could just write some stuff on your bills and have them be paid.

## CASE STUDIES -

So, we'd like to take some space here in your manual and ask...

### “Does This *REALLY* Work...?”

Well, we can and have told you that, yes, this does actually work. It's worked like this for a very long time. But, if you've never heard about it, it's new to you, as it is for just about everyone. So, we figured the best way to tell you whether this works or not is to let other people tell you and show you what their experience has been.

#### Success Email

Subject: Re: “DISSOLVE YOUR DEBT” SUCCESS STORIES  
Date: Sun, 7 Mar 2010 16:21:45 -0800 (PST)  
From: Ron  
To: Dissolve Your Debt

Glorious News Finally!!! I now have success with the presentment process being sent to the IRS. On January 12th I sent out 8 bills to the IRS, DC location and so far my Cell Phone bill was paid. Posted was \$156.19 payed. I've checked some of the others and they're still not paid yet. Also, on January 12th I sent to the IRS Ogden location 2 bills and another cell phone bill which was paid \$137.31. The other, a home phone bill, has not yet been paid. On January 25, 2010 I sent to IRS DC location a gas/electric bill and \$355.81 was paid. This is comforting, spectacular and joyous for me. It is faith building. It is working. I hope all the big bills are paid soon. Thanks Jonathan. Many blessings.

Ron

#### Success Email

Subject: Property Taxes Paid!  
Date: Feb 28 10:34AM -0800  
From: *Name Redacted*  
To: Dissolve Your Debt

After watching the success of others I decided to check the status of my Property Tax bill that I properly endorsed back in December. To my Surprise it said Account paid in Full with a zero balance on my 2009 Property Tax. So it does work. It shows that my bill was paid on 2/23/2009 for \$1939.00. I called a friend to verify that my eyes were not deceiving me. This was the first Dissolve Your Debt endorsement process I ever sent in. This one went to Covington, KY. They received it on Dec 21, 2009. So im thinking 60-70 days for the process to work. This was my original bill with coffee stains and all. I only sent one bill certified mail and remained patient.

*Name Redacted*

## Success Documentation

(This Case Study Extends Over The Next 3 Pages)

<b>Payment Due Date</b>	<b>New Balance</b>	<b>Past Due Amount</b>	<b>Minimum Payment</b>
12/13/09	\$795.76	\$0.00	\$26.00

Account number: **moneys order**

I want to purchase optional Account Security Plan.  
I've read Benefits Summary & Disclosures on back of insert.

**Memo account**

**Pay Seven Hundred Ninety Six \$796.96**

**Pay to Card member services**

ROY G THOMAS JR  
5 S. STATE ST., #3  
CHICAGO, IL 60607-2907

CARDMEMBER SERVICE  
PO BOX 16325  
WILMINGTON DE 19843-3325

DEC 01 2009

DPS #2  
*[Signature]*  
Authorized Representative

Statement Date:  
10/19/09 - 11/19/09

Manage your account online:  
[www.china.com/bp](http://www.china.com/bp)

<b>ACCOUNT SUMMARY</b>		<b>Account Number:</b>	
Previous Balance	\$736.66	Total Credit Line	\$850
Payment, Credits	-\$50.00	Available Credit	\$54
Purchases, Cash, Debits	+\$90.17	Cash Access Line	\$255
Finance Charges	+\$18.13	Available for Cash	\$0
<b>New Balance</b>	<b>\$795.76</b>		

Additional contact information conveniently located on reverse side

<b>BP REBATES SUMMARY</b>	
Previous rebate balance	\$0.00
\$0.00 Rebates due to expire	

Redeem for a BP Gift Card or a check made payable to you or a donation to the Conservation Fund

<b>ACCOUNT ACTIVITY</b>		
Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/04	Payment - Thank You	-50.00
10/18	BP 06904067 DUNFORD IL	14.39
(5.2)	SERV-SERVICE REGULAR UNLEADE	\$14.39
10/21	BP 02745082 ROCKFORD IL	11.19
(4.1)	SERV-SERVICE REGULAR UNLEADE	\$11.19
10/25	BP 06961930 ROCKFORD IL	7.19
(1.0)	MISC. OTHER	\$7.19
10/26	BP 06961930 ROCKFORD IL	8.69
(1.0)	MISC. OTHER	\$8.69
10/28	BP 06961930 ROCKFORD IL	9.34
(1.0)	MISC. OTHER	\$9.34
10/30	BP 06961930 ROCKFORD IL	20.16
(6.9)	SERV-SERVICE DIESEL	\$20.16
11/11	BP 00001000 ROCKFORD IL	20.01
(6.9)	SERV-SERVICE DIESEL	\$20.01

<b>FINANCE CHARGES</b>	
Daily Periodic Rate Corresp.	Average Daily Finance Charge Due To Transaction Fee / Accumulated FINANCE



Chase.com | Contact Us | Privacy Policy | [LOG OFF](#)

Thursday, December 17, 2009

## My Accounts

[Print](#) [Help with this page](#)

The easiest way to pay your credit card bill

TRY  
CHASE ONLINE  
PAYMENTS [▶](#)



Automatic  
payments



Pay  
card



Paperless  
Options



Free  
alerts



To update your contact information, please click one of the links above.

[You have 2 new messages](#)

**Secure Online Session**  
Last logged on at 6:16 AM EST  
on 12/17/2009  
[Display/Hide accounts](#)

### Now Available

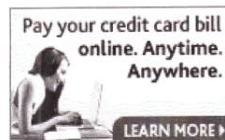
[Services](#) [Notices](#)

**Paperless Statements** [?](#)

☐ CREDIT CARD - PL

**Alerts** [?](#)

☐ Not Enrolled



### CREDIT CARD - PL

#### Account Summary

Outstanding balance <sup>†</sup>	\$6.19	<a href="#">See activity</a>
Payment due date	12/13/2009	<a href="#">See statement</a>
Minimum payment due <a href="#">?</a>	\$0.00	<a href="#">Pay credit card</a>
Balance last statement	\$795.76	
Available credit <sup>†</sup>	\$843.00	
Total credit limit <sup>†</sup>	\$850.00	

#### BP Card Rewards

[Show Rewards](#)

[See more information](#) [?](#)

### Payments & Transfers

[Pay credit card](#)

[See statement](#)

[Go to Payments & Transfers](#)

### Customer Center

[Try Chase Mobile](#)

[Account Alerts](#)

[Change my password](#)

[Change mailing address/phone](#)

[Go to Customer Center](#)

### Products & Services

We offer a wide range of products and services for your financial needs.

[Go to Products & Services](#)

[Security](#) | [Terms of Use](#) | [Legal Agreements and Disclosures](#)





Chase.com | Contact Us | Privacy Policy | [LOG OFF](#)

Thursday, December 17, 2009

[My Accounts](#) > [Account Details](#) > [Account Activity](#)

## Account Activity

[Print](#) [Help with this page](#)

I'd like to...

- [Go to account details](#)
- [Pay credit card](#)
- [See statement](#)
- [See more choices](#)



Pay card



Paperless Options



Free alerts

**Review your recent transactions** - Here are the purchases you've made with this card since your last statement. You'll see purchase descriptions in the Description column to help you remember what types of products and services you've bought.

**Note:** If you use a credit card that earns rewards, please note these purchase descriptions may be different than the categories we use to determine the rewards you earn per purchase, and we don't use them to calculate your rewards. [Learn more.](#)

Activity for ... CREDIT CARD - (...)

Show Me... my account activity

All Transactions

Show

Trans Date	Post Date	Type	Description	Transaction Number	Amount
12/01/2009	12/11/2009	Payment	Immediate Payment Credit(Other)	742668534532690000000017	\$-796.76
11/22/2009	11/23/2009	Sale	BP 06981930(Vehicle Expenses)	64305879327000200594738	\$7.19
11/18/2009	11/18/2009	Fee	PURCHASE *FINANCE CHARGE*(Other)		\$11.18
11/18/2009	11/18/2009	Fee	CASH * FINANCE CHARGE *(Other)		\$6.95
11/11/2009	11/12/2009	Sale	BP 06981930(Vehicle Expenses)	64305879316000572679946	\$20.01
11/04/2009	11/04/2009	Payment	Payment - Thank You(Other)	13083082700008145552094	\$-50.00
10/30/2009	11/01/2009	Sale	BP 06981930(Vehicle Expenses)	64305879304000865289670	\$20.16
10/28/2009	10/29/2009	Sale	BP 06981930(Vehicle Expenses)	64305879302000594528424	\$9.34
10/26/2009	10/27/2009	Sale	BP 06981930(Vehicle Expenses)	64305879300000318374297	\$8.69
10/25/2009	10/26/2009	Sale	BP 06981930(Vehicle Expenses)	64305879299000166335534	\$7.19
10/21/2009	10/22/2009	Sale	BP 02745032(Vehicle Expenses)	64305879295000638161538	\$11.19
10/18/2009	10/18/2009	Fee	PURCHASE *FINANCE CHARGE*(Other)		\$10.74
10/18/2009	10/18/2009	Fee	CASH * FINANCE CHARGE *(Other)		\$6.58
10/18/2009	10/19/2009	Sale	BP 08304057(Vehicle Expenses)	64305879292000205237805	\$14.39
10/08/2009	10/08/2009	Payment	Payment - Thank You(Other)	12812812700008000836335	\$-100.00
10/07/2009	10/08/2009	Sale	BP 06981930(Vehicle Expenses)	64305879281000714096851	\$20.03
10/06/2009	10/07/2009	Sale	BP 06509673(Vehicle Expenses)	64305879280000574954273	\$10.00
09/19/2009	09/20/2009	Sale	BP 06981930(Vehicle Expenses)	64305879263000215788321	\$36.60
09/18/2009	09/18/2009	Fee	CASH * FINANCE CHARGE *(Other)		\$6.64
09/18/2009	09/18/2009	Fee	PURCHASE *FINANCE CHARGE*(Other)		\$11.06
09/03/2009	09/03/2009	Payment	Payment - Thank You(Other)	12462462700007806394777	\$-50.00
08/31/2009	09/01/2009	Sale	BP 06981930(Vehicle Expenses)	64305879244000575009221	\$4.16
08/20/2009	08/21/2009	Sale	BP 02745032(Vehicle Expenses)	64305879233000096146679	\$34.70

Search for

**Success Mail**

Hi Jonathan,

I stopped receiving love letters from “the boys” @ about the 3 month mark after doing the Accepted For Value payment presentment responses.

Prior to the 3 month mark I was receiving (on average) 1 certified letter from “the boys” a month. The letters from “the boys” began coming to me years ago. I answered each and every letter they sent within a 72hr window.

Over the years (2003-2009) “the boys” garnished my wages and placed a notice of lien in the county records (Dallas county).

After they garnished my wages I filed bk7 to get them off my back. The bk7 worked for a short time.

Then the letters began again. I was exhausted and stressed at this point and hired an attorney.

The attorney I hired filed an appeal with the irs appeals board. This was useless and I began receiving letters from the appeals board stating "your position is frivolous". The position “the boys” referred to was the position the attorney placed before them on my behalf. Go figure!?

The attorney sent me love letters as well, stating I owed them more money (around \$2000) on top of the \$4000 I gave them.

The attorney also said they could set up a payment plan with “the boys” @ around 500.00 a month for the next 10 years or so. (“The boys” claimed I owed between 50-60k).

The attorney was useless so I fired him. I was shocked when the attorney's secretary called me to tell me they were forgiving the \$2000 I still owed them. I still haven't figured out why other than maybe it had something to do with the fact that I told him "I have a family member (me using the banker's acceptance) that is going to handle my irs issues aggressively from this point forward".

After getting rid of the dead weight I was able to focus on the Dissolve Your Debt process. I was relentless with the correctly endorsed payment presentments.

I also sent the appeals board a letter stating the account had been settled and closed.

I just recently received a letter from the Appeals board whereby they acknowledged receiving the letter I sent them telling them account had been settled and closed. (I sent Ogden and the appeals board the same letter) The appeals board claimed the account was not closed and satisfied. I will be responding to their most recent letter with another banker's acceptance. I will be sending the love back to them! Poor things, they just don't know any better! "Bless their hearts!"

I used all 3 addresses each time I responded, meaning each letter I received from “the boys” I would make 3 copies , stamp each letter Accepted For Value and send 1 copy to each address. Some of the responses I used the stamp technology (as the postmaster), some I did not. Some of the letters I hand wrote the endorsement verbage and some I printed the verbage. I followed your recommendations and mirrored the Dissolve Your Debt process.

Background... I filed tax returns with the 1041 (trust) form beginning 2001 through and up to 2008. The attorney refiled all those years using the 1040 form.

All I can say is I tried all the "things" I could think of to make them (“the boys”) go away and leave me in peace. Nothing worked until the Dissolve Your Debt process. It was hard or difficult to actually realize I was experiencing relief and peace until about the 3 month mark. I was so keyed up and tense that I expected more stuff (crap/love) to come down the pipe from “the boys”. Each time I responded with the Accepted For Value and money order endorsements to their letters, their letters slowed until the letters stopped.

Does it work? I have to say YES!!!!!!!!!!

I did all mine in 3's (Responded w/in 72hrs, with 3 copies to 3 addresses, DC., Utah & Kentucky) So far so good!!!

BTW, I have a buddy that has had the same successes I have had.

You have my permission to shorten this email as you see fit and share it or not share it.

Thanks for all you have done with your Dissolve Your Debt expertise!

Thank you Jonathan!!

D in Dallas

**Success Email And Documentation**  
**(This Case Study Extends Over The Next 6 Pages)**

Subject: PROOF OF TAX BILL PAID BY DISSOLVE YOUR DEBT PROCESS

Date: Sat, 16 Jan 2010 21:07:16 -0800]

From: *Name Redacted*

To: Dissolve Your Debt

Hi Jonathan,

Here is the proof of property tax bill paid. You can feel free to use it as an example to other people getting started with the process.

Here is the story. I sent the Accepted For Value endorsement 12/28/2009. I had a feeling on January 7, 2010 for some reason that it's paid already, so I told my "domestic partner or let's put it husband" to check it and he went online and check and come to find out that its paid and the only due right now is the one for April of 2010 amounting to \$2535.06. We couldn't believe it so I called the Tax Assessor's office myself and ask if I still have any tax default and they said no and the current bill posted online was the only due....which I already know. The total bill on the banker's acceptance and money order is about \$7432.22 If you will look at proof that it was paid shows only about \$6,972.02 and was paid 8/18/2009...strange?...not a single penny that I paid regarding our property tax... with this, you can really check how government manipulates everything.

I got so curious. Last Monday, I have a friend who's been a title officer for 35 years. I contacted her and told her to view the reports and all chain of payment on my APN because they do have intensive access to property tax reports. This gave me a goose bump and its soooo amazing. She pulled the report on my property and this is what she found out, before I bought the property the previous owner has a tax default incurred for so long and accumulated to \$19.982...which they already put a tax lien on his social security. If I had known at that time that there was a tax default of almost \$20k, I wouldn't have bought the place...anyway, going back to the story, she was able to check that the entire amount of the original Accepted For Value and money order amount of \$7432.22 was applied to the payment and because I paid the entire default on 2009, the rest of the tax default was also waived so what she told me was I saved myself from paying the taxes and I helped this guy clear the tax lien under his credit. Isn't that great....and yes, my only due is this April and of course by November 2010.

I am sharing this experience to you because if it wasn't for you that made me really strong and have faith in this method, I wouldn't have started this although I've been hearing this for a long time.

I am really really grateful.

Thanks,

*Name Redacted*





## 1. PAYMENTS:

**(A) BY MAIL:** Pursuant to Revenue & Taxation Code §2512, payment must be postmarked by post office cancellation mark on or before the delinquent date to avoid penalties. Only U.S. Federal Government postmarks will be accepted. Office machine cancellation marks will not be accepted. When remitting payment, checks must be paid in U.S. currency, drawn on a U.S. Bank. All funds must be remitted. Please do not submit a postdated check (a check dated later than the actual date submitted) in payment of property tax. The County cannot hold postdated checks. All checks will be processed upon receipt.

**(B) ONLINE CHECKING or SAVINGS:** A convenient way to pay your property taxes from your checking or savings account is online at the website [www.ttc.ocgov.com](http://www.ttc.ocgov.com).

**(C) CREDIT CARD:** You may pay your tax bill by credit card in the office or the website [www.ttc.ocgov.com](http://www.ttc.ocgov.com), or by using a touch-tone telephone. Call (714) 834-3111 to pay by credit card. Acceptable credit cards are American Express, Discover, MasterCard and Visa. Please note that an additional fee will be charged for this service.

## 2. IMPORTANT INFORMATION FOR CUSTOMERS PAYING BY CHECK:

Paying by check authorizes the County to make one-time electronic debit from your bank account. If your check is processed electronically, your account will be debited for the amount of your check and the transaction will appear on your bank statement. Your account may be debited the same day the check is received. Your original check will be destroyed once processed and your cancelled check will not be returned to you.

Living & Working | Law & Justice | Health & Human Care | Doing Business | Board of Supervisors | Agency Directory | Jobs

**TTC**  
Treasurer-Tax Collector  
Orange County, California

Department menu  
**Departments**

How do I menu  
**How Do I...?**

OC Home | Online Services | OC Links | OC Info | News | Contact | OC Directory | FAQs | Sitemap | Search

**QUICK LINKS**

- Treasurer
- Tax Collector
- Pay/Review Your Property Taxes
- Property Assessment and Tax Information
- Estimate Supplemental Taxes
- Tax Calendar
- Property Auctions
- Payment of Multiple Parcels
- Forms
- TTC Frequently Asked Questions
- TTC Sitemap
- Related Links
- Contact the Treasurer-Tax Collector
- Search Treasurer-Tax Collector

Home > Pay/Review Property Taxes New Search

## 2009-2010 Secured Property Tax

Property Tax Information  
FISCAL YEAR 2009-2010

This page presents tax information on the parcel you have selected. Payments, corrections and/or oil if adjustments made today may not be reflected until after 2 days.

Parcel No. 252-21 0 View Original Bill (See Bill Disclaimer)  
Legal Description N TR 37 BLK OT UN  
Tax Rate Area 19-027  
Roll Type Secured  
This bill was generated on 10/02/2010.

Installments	Delinquent Date	Status	Amount Due	Remarks
First Installment	12/10/2009	PAID	\$0.00	
Second Installment	04/12/2010	NOT PAID	\$2,535.06	Until 04/12/2010
<b>Total Due and Payable</b>			<b>\$2,535.06</b>	<a href="#">Pay Online</a>

The amount above represents the amount due for the 2009-2010 tax year only, and includes any corrections, penalties and fees not reflected in your original tax bill. You may go back to the previous page for any prior year information. For any questions, please contact the Tax Collector's Office at (714) 834-3411.

### Payment Summary

Installments	Date Paid	Amount Paid	Remarks
First Installment	12/07/2009	\$2,535.06	
Second Installment		\$0.00	
<b>Total Amt Paid</b>		<b>\$2,535.06</b>	

### Assessed Values and Exemptions

Description	Full Value	Computed Tax
Land	\$335,376	
Mineral Rights	\$0	
Improvements	\$116,624	
Personal Property	\$0	
Others	\$0	
<b>Total Values</b>	<b>\$462,000</b>	
(Less) Exemptions		\$0
<b>Total Net Taxable Value</b>	<b>\$462,000</b>	<b>\$5,070.12</b>
<b>Total Due and Payable</b>		<b>\$2,535.06</b>

[Pay Online](#)

OR

Mail your payments to:

Orange County Tax Collector  
P.O. Box 1438

[View Cart \( Empty \)](#)

### TAX PAYMENT CART

Pay multiple property tax bills using the new Tax Payment Cart feature.

[Learn More](#)

### SIGN UP FOR SECURED PROPERTY TAX EMAIL REMINDER

The Orange County Treasurer-Tax Collector is now providing a FREE email reminder service to remind you of the Secured Property Tax Delinquent Dates.

[Subscribe Now](#)

### DISCLAIMER

The Orange County Treasurer-Tax Collector's Office (TTC) assumes no responsibility for anyone's improper or incorrect use of TTC web site information. In no event shall TTC be held liable on any theory of liability for damages or injury of any type resulting from use of TTC web site information.

[Learn More](#)

### SECURED PROPERTY TAXES

Secured property taxes are taxes levied on real property. This includes land, mineral and quanties in the land, and improvements, among others.

[Learn More](#)



Department menu  
Departments

[How do I merge](#)

### How Do L...

[OC Home](#) | [Online Services](#) | [OC Links](#) | [OC Info](#) | [News](#) | [Contact](#) | [OC Directory](#) | [FAQs](#) | [Sitemap](#) | [Search](#)

 [View Cart \( Empty \)](#)

[Home](#) > [Pay/Review Property Taxes](#) [New Search](#)

### Prior Year Secured and Supplemental Tax

There are delinquent taxes against the property. This page presents tax information on the TDN you have selected. Payments, corrections and/or other adjustments made today may not be reflected until after 2 days.

The amount below represents the amount due for prior year taxes only. In addition to this amount, there may be taxes due and payable from the current year roll. Current year secured and/or supplemental taxes may be viewed by clicking on the Back button of your browser.

**Tax Default No.(TDN) :**

CG-0077

**First Year of Delinquency:**

2008

**Status:**

**PAND**

TDN Parcels	Roll Year	Taxes	Basic Penalties	Cost	Add'l Penalties	Total
262-21-0-10	2008	\$6,136.32	\$613.62	\$23.00	\$184.08	\$6,957.02
Subtotal		\$6,136.32	\$613.62	\$23.00	\$184.08	\$6,957.02
Add Fees						
	Redemption Fee					\$15.00
	Other Fees					\$0.00

Total Tax Amount

**\$8,972.02**

(Less) Amount Paid on 08/18/2009

(+8,972.02)

Total Tax Amount Due Now

**\$0.00**

Parcels indicated with \* reflect unpaid second installments; they do not reflect unpaid first installments.

This property is subject to the power of sale. Please call the Treasurer-Tax Collector's Office at (714) 834-3411 for details on how to pay these taxes by certified funds before the date on which the property is offered for sale.

information is current as of 01/15/2010.

## TAX PAYMENT CART

Pay multiple property tax bills using the new Tax Payment Cart feature.

( [Learn More](#) )

**SIGN UP FOR  
SECURED PROPERTY  
TAX  
EMAIL REMINDER**

The Orange County  
Treasurer-Tax Collector is  
now providing a FREE  
email reminder service to  
remind you of the Secured  
Property Tax Delinquent  
Dates.

( [Subscribe Now](#) )

**DISCLAIMER**

The Orange County Treasurer-Tax Collector's Office (TTC) assumes no responsibility for anyone's improper or incorrect use of TTC web site information. In no event shall TTC be held liable on any theory of liability for damages or injury of any type resulting from use of TTC web site information.

[Learn More](#)

## SECURED PROPERTY TAXES

Secured property taxes are taxes levied on real property. This includes land, mineral and quantities in the land, and improvements, among others.

[Learn More](#)

[Privacy](#) [Legal](#) [ADA](#)

[OC Home](#) | [Board of Supervisors](#) | [Agency Directory](#) | [Online Services](#) | [OC Info](#) | [OC Links](#) | [News](#) | [Contact](#) | [OC Directory](#) | [FAQs](#) | [Sitemap](#)

© 1997 - 2004 All rights reserved





## Success Documentation

LINDA LINGLE  
GOVERNOR



MARK J. BENNETT  
ATTORNEY GENERAL

STATE OF HAWAII  
DEPARTMENT OF THE ATTORNEY GENERAL  
CHILD SUPPORT ENFORCEMENT DIVISION

GARRY L. KEMP  
ADMINISTRATOR

KAKUHIHEWA BUILDING  
801 KAMOKILA BLVD., SUITE 251  
KAPOLEI, HI 96707-2021  
Cahu: (808) 692-8265 All others: 1-888-317-9081

STATEMENT AS OF 04/01/10

\*\*\*\*\*NOTIFICATION OF A SEMI-ANNUAL STATEMENT\*\*\*\*\*  
BEGINNING AUGUST 1, 2009 THE AGENCY WILL BE REPLACING THE MONTHLY  
BILLING STATEMENT WITH A SEMI-ANNUAL BILLING STATEMENT TO BE MAILED ON JANUARY  
AND JULY OF EACH CALENDAR YEAR. THE STATEMENT WILL SUMMARIZE  
OBLIGATIONS CHARGED AND PAYMENTS RECEIVED OVER A SIX MONTH PERIOD. SIX COUPONS  
WILL BE ENCLOSED WITH EACH STATEMENT. MONTHLY BILLING STATEMENTS WILL SOON  
BE AVAILABLE ON THE HAWAII CHILD SUPPORT ENFORCEMENT WEB SITE  
(WWW.CSEA.HAWAII.GOV). PIN AND ACCESS CODES ARE REQUIRED FOR LOG IN. IF  
EITHER IS MISSING, USE THE LINKS/INSTRUCTIONS ON THE SITE TO SEND A REQUEST  
OR CALL CUSTOMER SERVICE AT 808-692-8265 MON - FRI 9:00 AM TO 3:00PM HST.

CASE ID: [REDACTED] CP NAME: [REDACTED]  
DISTRIBUTION DESCRIPTION \$ AMOUNT  
MONTH  
BALANCE AS OF : 02/28/10 19,034.11  
03/10 DIR PMT FROM OUT OF STATE AGENCY-(RCPT#2050 20,796.02-

ACCOUNT	03/10	03/10	BALANCE		
BALANCE AS	DEBITS	CREDITS	AS OF	OBLIGATIONS	GRAND
OF 02/28/10			03/31/10	FOR 04/10	TOTAL
19,034.11	.00	20,796.02-	1,761.91-	.00	1,761.91-

MAKE CHECKS PAYABLE TO :

CHILD SUPPORT ENFORCEMENT AGENCY  
P.O. BOX 1860  
HONOLULU HI 96805-1860

(PLEASE REMIT WITH YOUR PAYMENT)

(PLEASE REMIT WITH YOUR PAYMENT)

PAYMENT COUPON FOR: 04/10  
AMOUNT ENCLOSED \$  
NEW TELEPHONE NBR:  
NCP PIN:  
PAYMENTS WILL BE APPLIED TO ALL  
CASES OF THE PAYOR.  
NEW MAILING ADDRESS

PAYMENT COUPON FOR: 04/10  
AMOUNT ENCLOSED \$  
NEW TELEPHONE NBR:  
NCP PIN:  
PAYMENTS WILL BE APPLIED TO ALL  
CASES OF THE PAYOR.  
NEW MAILING ADDRESS



## Success Email

Subject: THANKS TO JONATHAN!!! Accepted For Value - Success

Date: Tuesday, January 12, 2010, 7:15 PM

From: *Name Redacted*

## To: Dissolve Your Debt

Another success for the Accepted For Value process from Dissolve Your Debt. I used exactly what Jonathan said in his package paying property tax bill and it got cleared in 2 weeks. Now, I dont owe any property tax. I went online and it says that its paid.

Thanks Jonathan and God Bless you and I do hope that you wont get tired helping and assisting others.

*Name Redacted*

## Success Documentation

INVOICE NUMBER	INVOICE DATE	DESCRIPTION	WITHHOLDING AMOUNT	DISCOUNT	NET
		OVERPAYMENT REFUND	0.00	0.00	495.28
<b>TOTAL</b>			0.00	0.0	495.28

Credit balance refund for previous or current wireless service.  
Please contact 866-246-4852 if you have any questions.

Non-Negotiable Draft Stub - Detach and Retain for Your Records  
 ← DETACH CHECK ALONG THIS PERFORATION →

at&t <b>JPMorgan Chase Bank, N.A.</b> Syracuse, NY		DATE 50-937/213	CHECK NUMBER 16101723
PAY Four Hundred Ninety-Five Dollars And 28 Cents*****  To the order of _____		CHECK AMOUNT \$495.28  Void 180 days from check date 	

Security Features Details on Back

\*016101723\* :021309379: 6301485094509#

The above example is interesting to note because the banker's acceptance and money order fully and properly endorsed on several AT&T bills resulted in a check being sent to the account holder as an "OVERPAYMENT REFUND". This type of thing can happen occasionally where, over time, an individual might perform a number of Accepted For Value endorsements where the sum total ends up exceeding the amount "due" on the account. In this case, a positive difference was incurred, a check was drafted, and sent to be deposited!

**FINER POINTS** - Now that you’ve (hopefully) come to understand what to write and how on your payment presentments (debt), where to send them once you have fully and properly endorsed them, and that this **does** really does work, it’s time to go over some of the finer aspects of how things needs to go in order to make sure everything works.

As you can see, nothing about this process is very difficult, and none of the additional detail is going to make it any harder. However, all of the informational points to come are just as important to know and note as anything else, so nothing is to be overlooked. You’ll come to find that the entire process, as described in this manual, will continue to be step-by-step easy, not only by design, but because it just is in the 1st place.

You might’ve noticed in some of the examples that time frames are referenced. Paying debt using the Dissolve Your Debt process is nothing like “paying” bills the old fashioned way. But, that means that the same speed, or immediacy, you may be used to is different in this process. You can “pay” a bill over the phone, online, or in the mail and have the thing posted and paid in days, usually within a week, maximum.

Setting-off debt in the way described in this manual can take quite a bit longer. The reasons why are fairly evident. More and more people are starting to get wind of this process. However, more and more offices within the IRS are not opening-up to meet the increasing demand. The 3 offices discussed in this manual are simply inundated with mail, so it can and will take time.

Now, when you consider that any debt you have can be settled-in-full without you needing to sweat to earn enough cash to pay it off yourself, the waiting isn’t a big deal. It just isn’t. You just can’t beat getting rid of all your debt. But, you have to be prepared for it. Knowing ahead of time that there may be a several month wait until your mail gets addressed will really help with understanding what’s going on.

That being said, there are very many cases, and more all the time,

of payment presentments getting settled within a very short time of being sent in. Just know that there are equal amounts that do take a while. Nonetheless, they do get received, addressed, and your debts do get satisfied. The main reason to be aware of this is that some debts are time sensitive, while others aren't. Clearly, you may have some debt that's just sitting there, accruing interest and fees, like on a credit card that's been turned off, but utility bills can be another story.

Utility bills, like water, gas, sewage, electric, cable, phone, etc., are considered debt. However, they're services that can be cut-off if payment is delayed, so take good care with them. Mortgages and car payments are the same way. If you go several months without making certain payments while you wait for your banker's acceptance/money order endorsements to come through, you could run into trouble.

In certain circumstances like this, it's important to make normally accepted payments, in the regular ways, in whatever minimums the service provider will allow for. That way, you can keep your accounts active, current, and in good standing while your endorsements sent through the IRS are waiting in line. This is a very important facet of this process, so don't overlook it.

In these types of circumstances, you may find that you end-up getting several new payment presentments after already sending some in to the IRS to be paid. When you get new statements, fully and completely endorse them again, and continue to do it, until your balance reflects them getting paid. If time does pass before a balance is satisfied, you may find that you've sent more money orders in than the debt is calling for, like in the earlier AT&T example.

Situations like these can, again, lead to a check actually being sent to you, but it's also possible that any positive balance over and above what's actually due will be ignored, and only the amount up to what's due will be satisfied. Just make sure that whatever traditional, minimum payments that're necessary to keep your service accounts open get paid, without allowing any lapses to take place.

As this process gets more popular, and more widely used, the IRS will be forced to open more offices to facilitate the demand. In the meantime, plan accordingly, and know that this works and works well, but can and will take time, so patience, while inexpensive, is required.

When you're preparing an endorsement, the presentment may or may not have a coupon attached, as we discussed. A lot of the time it will, though. You can leave the coupon attached, or detach it, if you want. However, keeping everything together is probably a good idea. The money order on the coupon is an important part of the process, so limiting any potential to lose the thing only helps the overall effort.

We also suggest that you make back-up copies of both all your originals, and all the completed endorsements. Having back-up copies of the clean, original payment presentments allows you to create new banker's acceptances and money orders whenever you need to. And, keeping a record of all fully and properly endorsed presentments will build a strong evidence file should you ever need to provide documentation that a debt claim has already been satisfied.

Whenever a payment presentment is endorsed as taught here in this manual, and then sent off to the IRS, at that moment in time, legally and lawfully speaking, it is considered "paid". You could also consider it set-off, discharged, satisfied, settled, etc. They all mean the same thing, in this case. Your copy record of each and every endorsed presentment sent to the IRS provides a solid case to any corporation which may continue to try to force a claim of debt upon you, so taking the extra step to make copies is a very good decision.

Doing so also helps you keep track of what's been sent, and when. We recommend that you send multiple endorsed billing statements at once, in one package. You can send them one at a time, but it's a better use of time to knock out a chunk of them in one sitting, if you can. That's where using a printer becomes very handy. The best practice seems to be to wait until you have 5 or more presentments, make copies of the originals, fully and properly endorse the originals as described,

make copies of all the completed endorsements on the payment presentments, separate each presentment by corporation in a pile, place a piece of bond (resume) paper between each corporation's payment presentments, and put everything in a large, brown, flat envelope.

The thick, resume-type, bond paper and envelopes are very common things, and can be purchased cheaply and easily at any office supply store. By placing the thicker paper between small groupings of presentments, it makes it easier for the agent receiving and processing your package at the IRS to distinguish between them. Anything that makes their job easier is a good idea. Remember, there are many people going through this process, and anything that might help speed-up the turn-around time is important to everyone.

Using the large envelopes allows you to fit more in one mailing, and you don't have to worry about folding and stuffing as much. It helps make for a cleaner, more accessible package, which is also important. Other than the fully and properly endorsed presentments in the large, brown envelopes, you shouldn't really be sending anything else, or need to. However, there have been occasions where we've included a very brief, hand-written cover note on a sheet of bond paper added to the top of the presentment pile, thanking them for their hard work. We typically endorse it at the bottom with the word "By:", then our signature, immediately followed by our social security number WITHOUT any dashes, with the words "Authorized Representative" directly underneath it, just like on the one section of the money orders.

The cover note step isn't necessary and isn't guaranteed to have any positive impact, but it definitely can't hurt. We're all dealing with other human beings at the IRS, so treating them as such is another good idea. That kind of acknowledgement and respect just might go a long way and might surprise you with the amount of positive impact that comes from it, no matter what it is you're doing.

When it comes to actually mailing the thing, we recommend going into the post office and sending it certified mail, return receipt



requested. However, this isn't a necessity, and is also an additional expense that you might not want to incur. Mailing a healthy envelope full of fully and properly endorsed payment presentments could cost about \$5.00 or \$6.00, depending. The benefits of certified mail, return receipt requested, are many, so the expense is justified. #1, it helps bolster your record-keeping, #2, the receiving party at the IRS has to sign saying they received it, #3, you can check online to see exactly when it's been accepted at the IRS, and #4, you get a green postcard mailed back to you as proof of delivery. But, an additional \$5.00 every time you need to send out a payment presentment package to the IRS may become financially cumbersome, so just know that it's not a required step to have your debt taken care of. At bare minimum, if you can, use Delivery Confirmation.

You can feel completely safe sending your presentment packages to the IRS via regular mail. You might want to consider only sending packages with larger, more important debts in them via certified mail, return receipt requested. Less significant debt, like medical bills, collection accounts, etc. might be of the type to just send via regular mail, but in reality, this aspect of the process is really up to you. The different options, and their pro's and con's have been offered here as food for thought, but ultimately shouldn't have a tremendous impact on your desired end result, which is getting your debt settled.

Another thing to consider doing, even before mailing anything, is to make a few copies of a billing presentment to practice on before actually doing it for official mailings to the IRS. Making copies of originals is key, that way you never mess-up an original, have to request a new one, and then have to wait for it to arrive. But, always make sure to fully and completely endorse the **originals** with the banker's acceptance and money order. You want to mail the originals off to the IRS, at least initially. However, payment presentment copies, fully and properly endorsed with blue, "wet ink", are originals, as far the mandate goes.

The endorsement by you, the human being, is what matters. That's why this entire process can be done on a napkin, because the charge, the "new money" to "pay" the "debt" is coming from you! This is

incredibly empowering, when you actually know it's the case, which is a big reason why it's been hidden from view for so long. Each individual, human being has a lot more administrative and personal power than they've been taught they do, and it's high time you start using it for the benefit of you and your family, and your community.

**FREQUENTLY ASKED QUESTIONS** - Over time, the same questions end-up getting asked again and again, which is great, and helped us formulate this comprehensive, yet ever-growing, list of frequently asked questions. Hopefully the following FAQ'S will help with your understanding and implementation of this process.

**#1: How do I know when/if the process has worked?**

Due to the nature of this process, the IRS and the Treasury don't send you a notice or statement saying your materials have been received and taken care of. Despite that, there are ways to monitor what's going on with the accounts you've sent through the IRS to be paid.

The 1st way is to contact the corporations issuing debt claims against you. Stay up-to-date with them on your balances, any payments or credits that came in, etc. You can also judge how the process is going based on diminishing contact from the corporations themselves. Many people have reported that prior to beginning this process they were hounded on a daily basis with threatening calls and letters, and were happy to report that all that stopped after the process had been under way for a short while.

Reduced communication indicates that something is happening with the account, so try to be conscious about how often you're hearing from your good friends sending you billing statements, before and during the process. The 3rd way is to monitor your credit report. As things get satisfied, items will start to disappear from your report, your credit will improve, and your "credit worthiness", or ability to go back into debt, will improve, so you may even start getting offers for loans and credit cards again. If 30 days pass and nothing's been returned, it's satisfied.

## **#2: How do I use this process with credit cards?**

On credit card accounts, or any other revolving-type account, you want to make sure that they don't get closed. Unless, of course, that's what you're after. But, many times, you may just want to reduce the balance of a credit card account, but leave the thing open and active to be used again and again.

In cases like that, just make sure that any banker's acceptances and money orders you make out to pay the thing are for amounts less than the total balance. Credit card companies have been known to assume a card holder wants to close an account if the amount of the full balance is tendered. To avoid that, always leave a few hundred to a few thousand dollars remaining on the balance. Only use this process to pay-in to the account enough to keep the balance owed low, to keep the available balance high, and to keep the account functioning as it should.

The bank will be happy, will never have a reason to close the account, raise fees and interest, or to otherwise penalize you, and you'll have the ability to use the card, use this process to "pay it off", and then use the card again and again as payments to the Department of Treasury through the IRS come through. Just remember, the process can take time because so many people are starting to do this, while so relatively few IRS offices are able to handle what we're sending them, so make sure to always keep minimum payments paid-in to your revolving debt accounts using traditional means while waiting for things to be handled by the IRS, as we went over earlier.

## **#3: Should I only send mail to 1 IRS office over and over?**

No. It's important to evenly rotate your mailings between all 3 IRS offices and addresses listed in manual. Mail 1 grouping to 1 address. After a couple weeks, if 5 or more new payment presentments have accumulated, fully and properly endorse them and mail them to another address, and then repeat the process, evenly distributing your presentment packages. We have no way of knowing the turn around time in 1 IRS office versus another, so use all 3 again and again until all debts are gone.

#### **#4: Can you list all the steps for the payment presentments?**

There are 2 Endorsement Parts to fully and properly endorse a payment presentment in preparation for the IRS to pay it through the Department of Treasury.

Endorsement Part #1 is made-up of the banker's acceptance, and goes on the statement part of the presentment, above or below the coupon, and on any subsequent sides or pages that have printing or writing on them.

The banker's acceptance looks like this:

**Accepted for value**  
**Exempt from levy**  
*John Q. Doe*  
*January 01, 2012*  
**Exemption ID #123456789**  
**Deposit to**  
**United States Treasury**  
**and charge the same to**  
**JOHN Q. DOE**  
**123-45-6789**

All of the block letters are printed, handwritten, or stamped in red ink and your signature and the date are handwritten in blue ink. Banker's acceptances are printed or written in the necessary places at a 45 degree angle. Refer back to pages 16 for more detail.

Endorsement Part #2 is made-up of the handwritten money order, and goes on the coupon part of the presentment, written-in on any available white space on the coupon. If no white space or coupon is available, then the money order should be written-in anywhere it'll fit, even if it's in the corner of the page.

The handwritten money order looks like this:

<i>Money Order</i>	
<i>Pay to: United States Treasury</i>	<i>01/01/12</i>
<i>Four Thousand and No Cents</i>	<i>4000.00</i>
<i>By: John Que Doe EIN 123456789</i>	
<i>Authorized Representative</i>	

All sections of the money order are handwritten in blue ink and include an endorsement on the back of the money order done in the same way you would endorse a check. Refer back to page 19 for more detail.

#### **#5: How do I know that everything's working once I have sent it in?**

Knowing that the process *is* working and knowing that the process *has* worked are two very different things. Unfortunately, until communications from corporations claiming debt slow or stop, or until account balances reflect payment credits, or until credit reports start to improve, there really is no way to know that the process is actually “working”.

This is where having a little faith in the process can be a great benefit to you. These office within the IRS where we're sending our fully and properly endorsed payment presentments are not set-up in such a way for us to easily communicate with them. We can't regularly pick-up the phone to check-in. What we can do, however, is know that if 30 days has lapsed since your mailing package was received, and it hasn't been returned to you for some reason by the IRS, then from both a legal and lawful standpoint, those debts are settled.

Other than that, you really have to be patient. If there's a small price to pay for getting rid of \$1,000.00's in debt in this way, this is it.



## **#6: Is there a limit to how much debt can be taken care of?**

The mandates set forth in 1933 did not set any limitations for amounts of debt that could be settled, or how often. They only simply stipulated that all debts, public or private, could and would be settled dollar for dollar, whether that's \$400, or \$400,000.

## **#7: Why does this work?**

Well, we really don't want to get too heavily into why this process works, as we stated at the beginning. The reason why is simply because there's a lot of information on the topic, and the history and facts could go on many, many pages. That being said, we do recognize that it's important for you to have some understanding of why this process is even possible.

1933 was a big year in the history of this country, and many things took place that continue to have great impact and importance in our daily lives. It was in 1933 that Congress took away all the gold and silver, meaning that the people no longer had any way to actually pay for anything. But, historically, whenever the government, which is a creation of the people in the 1st place, has taken something *away* from the people, it has always given them *back* something greater in return.

In this case, it gave the people the ability to live free of any debt. Congress said that from that point forward, it would pay all of your debts, public and private, and it has and will continue to. The problem is, most folks just don't know about it because it's been purposefully kept from view. People think the cash they work so hard for has value, when in point of fact it doesn't. It's no longer backed by gold or silver and hasn't been for a very long time. All money is given the charge of currency based on the faith, spirit, and energy of its people.

That's why your blue ink signature is so important. Your signature is what gives all paper its value...not the Treasury, not The Federal Reserve, not the stock market. You, I, and everybody are the sole sources of any actual money, and so many of the things that have gone on over

past and recent times would've never been able to happen if you knew that this was the case. So much has been done to keep you from understanding your role in all of this, but we exist in a time of great revelation, and this type of process is only one piece of a much larger pie that is finally starting to become clearer and clearer.

We've been born into a debt system that is destined to fail, unless things like this very process become understood and successfully used. Every time an individual uses this process to set-off debt, a portion of the National Debt is reduced, which is a great thing, and the only way the National Debt will ever come down. Right now, this country is in many trillions of dollars of debt, and there isn't enough printed money in circulation to ever come even close to paying it off! That's a mathematical problem that can never be solved and this process is the only way out of this financial system that's otherwise set for a very hard crash.

See, every way that you think you have to “pay” for something is, itself, a debt. Cash is a promissory note, or promise to pay. A check is a promissory note, a money order is based off of cash, a debit card is based off cash, a credit card, at it's purest form, is debt. There's no way to actually pay for anything, especially any debt you've incurred, *besides* through this process, with your wet ink signature at the center of it all!

This process works because it must, and because the government has made it Public Policy and Public Law. It works because our entire economic system is based on upon it working, you just didn't know about it. But, you do now, and you can quickly begin to work within your life, within your family, and within your community to reduce the overall amount of debt that's literally choking the fiscal life out of us all.

You probably don't have to work too hard to imagine how much energy you've wasted to try to pay-off that which can never be “paid” off. How much stress, frustration, and flat-out misery have you experienced in your life under the dark cloud of debt? It's a safe bet to say you've had to deal with a good amount, so now you have an opportunity to take your newly found education and have a tremendously positive impact on the world.

## **#8: Can I get in trouble for doing this?**

The only way you can get in trouble using this process is to do it in a way differently than precisely described in this package. Otherwise, you absolutely cannot get in any trouble whatsoever. Now, the system *may* challenge your understanding of what you're doing with a frivolous filing letter from the IRS, or something very low level like that. But, the purpose of that is to just test your mettle, to see if you know what you're talking about and if you know what you're doing.

If you do get an IRS frivolous filing letter, or some other sort of challenge, just do your banker's acceptance, create a money order, and send it back in to 1 of the offices of the IRS listed on page 13. Just treat the challenge as a debt and handle it administratively, just like you do everything else. But, this is exactly why it's important to do as was recommended earlier in this manual, and that's to know this process, own this process, but above all else, implement the process and, when you do, you'll just flat-out get rid of all your debt.

## **#9: Why do I send everything to the IRS?**

The IRS is much more than a taxing authority. It much more importantly acts as the world's largest and most accurate accounting firm. When used correctly, from the position of power you truly have, the IRS can and will act as the most thorough and successful 3rd party debt collector possible, although in our case, it's satisfying so-called debts claimed against “you”.

We send everything through the IRS because they're the agency we can rely on to make sure that everything we direct to get paid, gets paid. The IRS is a large, functioning body of the IMF, or International Monetary Fund, and part of its directive is to facilitate just this sort of thing.

The IRS allows us to enforce the administrative, financial processes that've been mandated by the Federal Government, The Federal Reserve, and the Uniform Commercial Code. But, remember...having a working understanding of the IRS isn't necessary to get rid of your debt .

## **#10: Why do I pay everything to the Department of Treasury?**

Again, it's important not to get too heavily into the why's of the process, just so it doesn't get too mind-numbingly confusing, since this is all probably very new to you. However, some base-level understanding is important, and in order. The Department of Treasury acts a credit conduit for every sovereign individual with a birth certificate and a social security number.

When you were born, your parents informed on your birth, creating a certificate of that live birth, which was the genesis for your SS-5 social security application. That application created, among other things, your social security account. That account, representing you, when accessed through the right channels and in the right ways, has unlimited credit with which you can set-off any debt.

This ability is mandated by the government going way back. That's why, when we do the banker's acceptance and money order, we reference a couple different versions of your social security number, with and without dashes. These are your account numbers that have unlimited ability to bring positive any claim of indebtedness. Remember, the government took away the gold and silver, which basically acted as our functional ability to pay for anything. Since we've only had, essentially, play money to use ever since, debts constantly and organically accrue, of which the government agreed to pay, whether they be public or private.

Those debts are “paid” through the IRS, *out* of your account at the Department of Treasury. So, on all our money orders, we pay whatever the amount is to the United States Treasury, which then “pays” whatever the corporation is claiming as the debt with a draft. To the corporation, it satisfies their debt because it comes to them in the form of a check or electronic draft. To us, we're satisfied because the debt was settled in full without our needing to work, expending energy to earn enough cash (promissory notes) to “pay” the thing through more traditional means, meaning using another instrument of debt to try to pay a debt.

The Department of Treasury houses your unlimited credit account!

## **#11: What are all the materials needed to really make this process work?**

In reality, you don't need much at all, but this'll be a bit more detailed recap of what's been described earlier in this manual.

**1st**, you need the know-how in this book. That's most important. Without the understanding we provide for here, none of the other listed materials have any use dissolving your debt.

**2nd**, you need time. Time to understand what it is you're doing, and time to fully and properly endorse your payment presentments and get them ready for the mail.

So, **3rd**, you need a blue ink pen, a red ink pen, and/or a color printer. These items directly correlate to the endorsement themselves.

**4th**, you need a box of brown, 9"x12" clasp envelopes and a box of resume paper, both of which you can easily get at any office supply store. The envelopes are to mail your endorsements in, and a piece of resume paper goes in between each small grouping of presentments divided up by corporation.

**5th**, you need some postage and/or some certified mail slips and return receipt requested cards from the post office. Determine which to use to mail your packages based on how important the enclosed debt is, and your financial ability to pay for one over the other.

**Lastly**, you need a little bit of faith. That extra bit of good feeling that what you're doing is righteous, for your own prosperity, and for the greater good, helps a tremendous amount before, during, and after this process. Peace of mind is essential.

Other than these simple things, you just don't need anything else. This process will prove itself to be a very fairly simple one. You'll come to find that there's no better way to "payoff" \$1,000.00's of debt than through the use of the simple materials listed here on this page.



## **#12: Can I do this for someone else?**

Yes. You can follow this exact procedure for someone else's debt. The only difference is that you'd fully and properly endorse *their* payment presentments. You'd need to get some originals of whatever presentments *they* have and do the process that way, on *their* stuff, with *your* information.

You have unlimited credit to do this type of thing, so its easy enough to do. But, you might want to consider helping them learn how to do it for themselves. Teach your family, friends, and neighbors how to do this, don't just do it for them in all cases.

Show them this manual, give them the website, buy them the book. Give them a nudge in the right direction towards empowering themselves. If all else fails, or if they're otherwise unable or unmotivated, you can definitely do this for someone else.

## **#13: Can I do this for corporate debt?**

Yes, you can, but you can't do it as a corporate entity. Much like the example above, the process would be exactly the same, except you must fully and properly endorse the corporate debt presentments with your *personal* information. Then send it through the IRS, payable to the United States Treasury, and that corporate debt will be settled, just like your personal debt gets settled.

You can also use this process for someone *else's* corporate debt. You just need to make sure you get originals or copies of their corporate payment presentments, and then follow the regular procedure as its been laid out here. You can really come through for your fellow man and community using this process in a number of different ways.

But, remember...it's always to be used for **debt** only. This process, no matter which described manner you use, is never to facilitate the purchase of anything. Attempting to do so could bring trouble down upon you, so always take care to go about this just as it's been described.

#### **#14: Can I use a stamp for Endorsement Part #1?**

Yes. Since you may have more than a few debt presentments to endorse at a time, you may want to make the process a little easier. Hand-writing multiple Endorsement Part #1's and multiple Endorsement Part #2's/Money Orders can be time consuming, depending on your debt load, so using a printer is often preferable. However, that's not always convenient or practical, so having a custom stamp created is something you might want to consider.

Most office supply stores, and other providers you can find online, do offer custom stamps in a variety of styles, shapes, and sizes. Some DISSOLVE Your DEBT customers have reported spending up to \$100 on a custom stamp, but you likely can get 1 cheaper than that. A standard, bare bones, block letter stamp with red ink duplicating Endorsement Part #1 should be sufficient, just make sure to leave blank space in the middle for your unique, “wet, blue ink” signature and date for each new endorsement you do.

#### **#15: What if there's no space on the coupon to make a Money Order?**

If the coupon is either too small, like from a payment coupon book, or just doesn't have enough blank, white space to write-in the necessary components of Endorsement Part #2 for that presentment, take the bill, or coupon, and copy it onto a larger sheet of paper. We always recommend keeping the coupon attached to the billing statement, so try to do so unless the coupon is actually torn from a payment coupon book.

If you're dealing with a statement that has an attached coupon which doesn't have enough space to make the Money Order, copy it onto a blank letter or legal-sized piece of paper, depending on what's necessary. If it's just a payment coupon, copy it onto a blank letter-sized piece of paper. Then, you'll have a billing presentment with a nice, wide, white margin, giving you plenty of room to fully and properly endorse the thing with both Endorsement #1 And Endorsement #2.

### **#16: What does “wet ink” mean?**

Wet ink is a term very commonly used in title and settlement companies, and within the real estate field. It simply references that the signature is an original, done in “wet ink”. Colored ink is typically used to assist in clarifying that the signature is not a copy, but is in fact a unique representation of the actual individual’s autograph, done in person. Using black ink can cause issues, because it can become difficult to determine whether the signature in question is an original. For our purposes in DISSOLVE Your DEBT, “wet, blue ink” is essential, clearly indicating that our fully and properly endorsed billing presentments are original issue, with original signatures.

### **#17: Why are some case study examples different than what’s taught in the manual?**

Some of the fully and completely endorsed billing presentments used as case study examples here in the book are done slightly different than what’s taught. These have been used to showcase that even if you do it a little wrong, this process still works. Despite that, it isn’t a good idea to endorse your presentments any differently than how we teach you to do Endorsement Part #1 on page 16 and Endorsement Part #2 on page 19.

### **#18: What do I do if I get an IRS Frivolous Filing letter?**

Mentioned briefly a little earlier, the IRS Frivolous Filing letter is nothing to be too concerned about. If you do get 1, it will likely come from the Ogden, Utah IRS office, and it can be basically viewed as a test. The IRS Frivolous Filing letter is a little more than 2 pages long, and it contains a lot of what seems to be very frightening language. To the debtor, or the old you, it can seem very scary because it plays to your fears and insecurities. To the creditor, or the new you, more properly standing in commerce now, the Frivolous Filing letter is nothing more than an offer. This is where the test comes in to play. If you read it very carefully, you’ll notice that nothing mentioned within the text of the let-

ter actually has anything to do with what you’ve done by marking-up your bills and sending them in to the IRS. Nothing at all.

The text of the letter speaks to income tax filings, incorrect claims and stances on the tax code, potential penalties for violating tax codes and filing your taxes incorrectly, and other things along those lines. The letter is basically a red herring, and is basically the IRS doing 2 things at once. #1: They’re testing you to see if you know what you’ve really done. The creditor that understands what they’ve sent in knows that they’re in accordance with Public Policy and Public Law, doing their highest administrative duty to settle any of their lawful debt claims. #2: The IRS is essentially asking for money by sending the TAXPAYER, looking through the proper creditor’s eyes, a well disguised offer.

This is how you should look at an IRS Frivolous Filing letter, if you get 1, because that’s really what it is. The language in the thing doesn’t actually speak to any of the actions you’ve actually taken, they just know you likely know what you’re able to do, so they give you an opportunity to send them some new money! 1 of the paragraphs even mentions a dollar figure of \$5,000 as a potential penalty for 1 of the unassociated violations mentioned elsewhere in the text. The letter is actually 3 pages long, but the writing only takes up 2.25 pages. So, they give you plenty of white space on the third page to treat the thing as an offer from the IRS, to mark up with Endorsement Part #1 and Endorsement Part #2 for \$5,000, just like you would a debt claim for that amount, and to then send it back in to 1 of the other IRS addresses listed on page 22 of this manual.

Although not everyone gets 1 of these letters, if you do, read it carefully so that you understand it does not actually apply to what you’ve done, re-read this section for reference, and then fully and properly endorse it and send it back in!

**#19: Why don’t I get all of the green cards backs when I send my mail in to the IRS Certified Mail, Return Receipt Requested?**

For some reason, the only IRS office that doesn't seem to return the green Certified Mail, Return Receipt Requested postcard is the Washington, D.C. office. Nobody seems to know why, but they just never return it, which is peculiar, but isn't a deal breaker.

Even though the card isn't returned from this particular office, your package still has 2 records of it being received. #1, the package still had to be signed for when it arrived at that location, and #2, when it was signed for and received it was indicated as such, and marked delivered, with a time stamp, online. So, really, in all circumstances, including the other 2 offices, the green card being returned to you is the icing on the cake. The card isn't necessary to create a paper trail and provable timeline showing that your package of marked-up billing presentments has been received, which starts the 30 day offer and acceptance time clock.

### **#20: How long does this process actually take?**

First off, you should continue sending in marked-up billing presentments to the IRS month-after-month, on a consistent and consecutive basis, until you've gotten out of debt. 1 of the only mistakes that people ever make is to do the process once, assume that's all it takes, stop, and then wonder why they're still in debt. You don't win a fight with 1 punch, so prepare and send out a new package to the IRS every 3-5 weeks, depending on your debt load and how long it takes for enough new bills to stack-up that need to go out.

That being said, the average amount of time it takes for the process to work on your debt claims is 3-4 months at the earliest, and 6-7 months at the latest. There doesn't really seem to be any rhyme or reason as to why some people's debt gets set-off and settled earlier than other people's, but it likely has to do with the volume of mail received at these IRS locations that we send to, the particular IRS address in the rotation that you sent to for that particular mailing, as well as some other factors that most certainly come into play.

With patience, faith, and proper due diligence, you'll be debt free!



## **BONUS #1: “THERE ARE TWO OF YOU” -**

This manual has contained what’s likely been quite a few surprises for you. We figured it might do you some good to hear about a couple more, to really round everything out. So, 2 bonus sections have been included to detail these unannounced topics.

In Bonus #1, you’re going to learn about the 2 of you that exist in the world. 1 was born, was 1 created. 1 is real, 1 is not. 1 is used to deceive the other 1, which is left in wonderment. Now, the last few sentences weren’t said in that way to confuse you, but to evidence how tricky the whole thing is.

As mentioned in an earlier section, when you, the living soul, were 1st born into this world, the hospital convinced your parents to create a birth certificate, or certificate of live birth, as state’s evidence of your new arrival. That certificate of live birth institutes the application for social security benefits over the life of that new human being, via the use of the SS-5 form. This new social security account does a couple things: it creates a new social security number, it creates a Department of Treasury account, and it creates the 2nd you.

A new entity is created. This newly *created* entity is intended as, and in effect is, a fiction. This new entity is your name in all CAPITAL LETTERS. At this point, it’s important to explain that you are not a “person”, you have a “person”, and that person is your name spelled in this way.

This newly created fiction, which acts as a corporation, is there to serve as your token to play in the game of commerce over the course of your life. Much like in Monopoly, your name in all capital letters is your game piece, shielding the real you from any trouble you might get into out there in the commercial world. Sound crazy?

Go look at your driver’s license. How’s your name spelled? Have you ever really noticed? Go look at your social security card, your credit cards, your bank card, your marriage license, your bank statement, any “bills” you get from corporations claiming “you” owe them a debt, any

correspondence you get from the IRS, the court system, etc., etc., etc.

The problem with this situation is that you're never told about this whole setup. You've been convinced your entire life that the name that so closely resembles your own, except for the CASE of the letters used, is *actually* you, when it's not you. The original purpose of this legal fiction (*ens legis name*) was to indemnify the real you from any commercial liability, much like an LLC does. However, we've all been deceived out of this truth for many years, for the purposes of defrauding us of rights, liberties, and prosperity, which is really frustrating.

See, by not realizing that this “other you” exists out there, every time you see that name spelled that way, you assume it's you, and that you must account for it as if it was. The opposite is true, however! But, when you look at your driver's license, and it says YOUR NAME, next to a picture of your face, it's very difficult to realize that you've been tricked at the highest levels. Your safeguard from personally guaranteeing commercial liability has been withheld from you.

The “system” has gotten way out of control over the past many years, and it's gotten this way because of the systematic suppression of this fundamentally important information. How much differently would you live life knowing what we're talking about here in Bonus #1? You need to come up with an answer to that question quickly, because now you know.

The *only* entities any corporation out there can interact, govern, communicate, preside, fine, gain jurisdiction, legislate, or rule over or with, is *another corporation*. A corporation has literally no control or influence over any individual human being without consent. Your all capital letters name is your token, your game piece, your corporation to use to interact in commerce with other corporations in the world.

But, when those corporations start to want to interact back with you, claiming you owe them x,y,z, have to do x,y,z, or are out of compliance with x,y,z, etc., that's when things can get difficult.

This other YOU is there to protect you, but it doesn't come close to doing so when you don't know this other YOU exists! If you go to court for a traffic ticket, the judge calls your name, you assume he or she is talking to you, the real, live human being. But, you don't see that the docket they're reading from is a list of names and addresses in all capital letters. That judge is calling the "other you" up to answer for the allegation. And that court that you're in, that the judge represents, is a corporation itself, that has to interact with that NAME in order to "do business".

The trouble is, once you stand-up and say that you're there, you unwittingly create a verbal contract with that court/corporation, instantly creating a joinder between you and the corporate court. At that moment in time, for all intents and purposes, you've consented, even though unknowingly, with the whims and jurisdiction of that corporation. You instantly consent to waive the protection of the commercial liability of the 2nd you, and in lieu of that become *personally* liable.

That's why that judge, in that court, can then put the real you in jail. You threw your token away, in that circumstance! If you only knew, the court (corporation) would never be able to get the jurisdiction it needs to preside over the commercial matter. It'd just have to go away.

This extends to other corporations in other commercial matters, as well. That's why your all caps NAME is used in so many areas. Another difficult aspect of this is that not all corporations are as easy to identify as others. It's easy to spot an AT&T, a Comcast, or a Google. It's a little more difficult to identify THE UNITED STATES, THE DISTRICT COURT OF CALIFORNIA, or THE CITY OF NEW YORK as corporations. Similarly, areas that you've formerly attributed with geographical tracts of land actually turn out to lead the same double life you do.

The 2nd you is there to interact with all corporations, which operate commercially, in commerce. Without that 2nd you, all commercial liability "YOU" might incur out in the world becomes personally guaranteed by "the real you". That can only happen with your knowing or

unknowing consent, but why would you knowingly want to waive the protection of your game piece? In reality, you never would, which is why knowledge of this has been very largely kept from the public eye.

Courts and corporations know all of this, by the way, but their excuse has always been that because you, I, and everybody are the sovereign entities historically responsible for the systems being set-up the way they are, we're presumed to know that this is the way things actually work! Meanwhile, good folks all over have for years been waiving rights, liberties, and prosperity in the name of doing things the way they thought they were supposed to, all based on a very big, very long lie.

But, now we know, and knowledge is spreading fast, so remember that knowledge, without action, is pretty much useless. Start looking at your mail differently. Start noticing all the different places you see your name spelled in all CAPITAL LETTERS, and start piecing together why the places that do, do. What do they all have in common?

You might find it interesting to go into your bank and try a little exercise. You know, maybe you have a relationship with a teller you see every week. Ask them to type your name, or anything, for that matter, in anything *but* capital letters in their computer. They'll tap the Caps Lock key, they'll look in amazement, they might say they've never noticed it before, but they won't be able to type regularly, *only* in capital letters. Now you know the reason why.

But, remember that most everyday folks, like the old you, *aren't* aware of this. Most police officers don't understand this. Most employees of the court system don't know about this. They need their eyes opened, just like you've needed to have them opened, and there's a tremendous amount of power in doing just that.

The more who know, the more healing that'll take place, which is very much needed, because the great individuals that make-up this great nation have personally shouldered the debt, liability, and frustration of this deception for too long, when it never had to happen in the 1st place.

It's all been *allowed* to happen thanks to the “2 YOU'S”. It might be a good idea to order a certified copy of your birth certificate. There are companies online that make it easy. That certificate of live birth created the 2nd YOU in the first place, so it'll be good to have a look at where it all started for YOU.

You'll find it interesting that the certified copy of your certificate of live birth is printed on American Bank Note Company paper, which feels strangely like money. Maybe you'll want to look into why that is, because it'll help you understand how your Department of Treasury account “funds” all your debt being set-off, as described in this book.

You'll also find it interesting that your birth certificate, in reality, *is* the DEFENDANT, the TAXPAYER, the ACCOUNT HOLDER, the OWNER, the DRIVER, the CITIZEN, etc. It's not you, and was never intended to be you. It's your token, and you must change your thinking to understand that there are 2 of you in the world, 1 born, 1 created.

You aren't a person, you *have* a “person”, and anytime you need to be reminded of that, wave your birth certificate around, look at your driver's license, and look at your mail. You'll always be protected from the monstrous, yet necessary, commercial world unless, or until, you consent to waiving your rights, liberties, and prosperity by enjoining the real you with the fictitious, commercial entity provided to you in YOUR NAME at birth.

There Are Two Of You, and the real you needs to wake-up, understand, and spread the word!

## **BONUS #2: “EASY CONTRACT BASICS” -**

The purpose of Bonus #2 is to give you some additional insight into what happens when you get “in debt”, so you can better handle it, should issues arise. Everything is contract law, when it comes to the system we're essentially forced to work within, so some basic knowledge is required, especially as it relates to debt. A lot of the trouble starts when



a banking corporation gives you what they call a “loan”.

Now, typical signature loans and collateralized loans are a bit different than say, a credit card, because you actually, physically sign a promissory note to “get” the 1st 2 types of loans. Credit card applications are largely taken over the phone, and nothing is ever actually signed, other than the card itself.

In either case, though, you’re told that you’re being lent money, at interest, based on your approved application, credit worthiness, and history. You’re made to believe that the banking corporation is taking money from their coffers to “lend” to you. This actually doesn’t occur, and is the basis for this bonus section.

Whenever any type of loan is applied for and “approved”, the credit worthiness aspect of it is largely a ruse, giving the appearance of structure based on guidelines determined by your credit score. It really isn’t. Whenever you sign the debt instrument known as a promissory note, promising to pay back the “debt”, the “lending institution” stamps it “Pay To The Order Of” YOU and deposits it, as cash, *in your name*, within 1 of the regional branches of The Federal Reserve.

The Federal Reserve then takes that deposit, in your name, made on your behalf by the “lending institution”, and accepts it, giving the lending institution back 10 times the amount, 1/10th of which they carve off to you, telling you it’s now a debt you owe them at interest, thus breaching nearly every contract law out there. But, it happens many 1,000’s of times a day. So, the lending institution earns 9/10th’s profit out of thin air, and then earns principal and interest payments on the portion you applied for that they fraudulently convince you is a debt you now owe back to them.

On top of that, every dollar of the profit that they get from The Federal Reserve they can then lend back out up to 10 times each, repeating the same cycle of fraud and profit for every single dollar!

Is it any wonder banks and corporations have become so powerfully important? Their true, although illegal and fraudulent, profit margins are much, much bigger than you’ve ever known. The numbers are astronomical.

The same process we’ve described happens with a credit card, except you usually don’t have to sign anything other than the back of the card, although they still make it out as if they’re loaning you money. The truth of the matter is, you’re lending *them* your name and signature to profit from, as you are the source of all the funds they convince you, in your naiveté, is a debt. If any debt is actually created, they, the lending institution, is indebted to *you*. This is another reason why any debt that you do create can be set-off in the way described in this book.

But, try to tell that to any of the people you may talk to at any of these “lending institutions” you may get involved with. They’ll think you’re crazy because they don’t have any idea. They’re cogs in the wheel, clueless to the entire design of the process, unaware of the fraud and deception they unwittingly partake in.

So, if you ever find your all caps name being pursued by a claim of debt, and you don’t necessarily want to be as generous as you could by taking care of it through the IRS and the Department of Treasury like we describe in this manual, you can really effectively take the fight to them with some solid contract law.

In order for any contract to be legal, lawful, and valid, it must contain all 4 of the following requirements. If any 1 is missing, incorrect, or otherwise invalid, the entire contract is considered breached and unenforceable. A contract must:

- #1 - Provide full disclosure of all the terms of the contract.
- #2 - Provide equal consideration from both parties to the contract.
- #3 - Provide for and evidence lawful terms and conditions. AND...
- #4 - Contain signatures of both parties to the contract, signifying a meeting of the minds.

Remember, if any 1 of those is in any way out of whack, there is no more contract, and may have never been in the 1st place. You may also want to request that the corporation claiming a debt from your NAME provide the following:

- A validation of the actual accounting of the “debt”, proving that the company will sustain an *actual loss* if the debt goes “unpaid”.
- A verification of the corporation’s claim against *you*, the real, actual, natural human being, by addressing you by your name spelled the common way, and in the form of a sworn affidavit or signed invoice.

Surprise, surprise, but the corporation claiming the debt will not be able to produce a valid contract, nor will they be able to produce a validation of the accounting or a verification of the claim! To do so would completely reveal and admit to fraud! Stand your ground - get debt free!

Again, you may never need go this route, but, if for some reason an issue escalates, this type of information could be very beneficial to you. Personally, we’ve only ever gone this route when a corporation has been particularly aggressive or abusive in their pursuit of a claim of debt. As detailed throughout this manual, we could easily take care of any debt, but there just may be some circumstances where more applied force is warranted, or enforcement is necessary.

Should you decide to “get tough”, and want to pursue further action, the types of things detailed here in Bonus #2 are a very good place to start. If you request certain information from a corporation, do it in writing, be courteous and ethical at all times, and also make sure to indicate a time limit to have your request fulfilled. Then, give them a 2nd and 3rd request notice, if need be, each with shortening time frames to respond.

Document every response you get, and make note of any non-response, all in the pursuit of “staying in honor” and doing everything you can to satisfy any “debt” you may *lawfully* owe.

## **CONCLUSION -**

At the beginning of this manual, we congratulated you on making a wise investment, for taking a bold step, and for raising your hand, indicating you want some solutions to your debt issues. Now that we're nearly at the end, we'd like to offer another round of congratulations to you for making it all the way here. Not only did you actually order the manual, and actually begin reading it, but you've actually almost *finished* reading it, too!

As far as averages go, you're at the tip-top, so it's important to recognize how much of a big deal that actually is. If you'll now commit yourself to taking some action on the new information you've learned throughout these pages, you'll find yourself on a whole, new path... in a new chapter of your life, now seen through wiser eyes. Not only that, but you'll be well on your way to getting completely out of debt, which is where a lot of real freedom lies.

Be prepared to achieve your goal. Be prepared to actually get out of debt. It can be quite surprising to live in a world free of it. You may find that it takes some getting used to. Or, you might decide to stay in debt, to some degree, now much more manageably. The point is, the debtor's way of life, the debtor's way of thinking, the debtor's ways of doing things has perhaps been with you for quite a while. Changing things for the better, for yourself, and for others, is going to take continuous, motivated effort.

That being said, we understand that you may really need to study this book a few more times. Matter of fact, we recommend that you do. Read it as often as you need to, and use it as a reference. The information we've gone over may very well be so foreign to your worldview, that it's confusing, even after some time and repeated review. Just decide to make the commitment. Take action on what you've learned. Simply dissolve your debt, and finally begin to live a better life, the right way.

***“Thank you for your time, thank you for your trust, and thank you for ordering DISSOLVE Your DEBT.” ~ Jonathan Hawley ~***

### **Addendum #1: The United States Is Bankrupt -**

Our goal here with this DISSOLVE Your DEBT manual is two-fold. Obviously, it's to get you out of debt, and the way in which we teach that you're able to do so has likely been a bit shocking in both its simplicity, and in how miraculous it really is. Which brings us to our other goal with this package, which has been to open your eyes, teach you a new thing or two, and maybe give you a few, important surprises.

Addendum #1 is to help achieve the second goal listed above to an even higher degree. As the title indicates, the United States is a bankrupt entity, which sounds hard to believe, but it's true. The best way to show you this flat-out fact is to print here the precise words spoken into United States Congressional Record on March 17, 1993, in Volume 33, on Page H-1303 , by Representative James Traficant, Jr. (Ohio) speaking live addressing the House.

**Read the following quote, which goes on for several pages, very carefully, as it is extremely important:**

*"Mr. Speaker, we are here now in chapter 11. Members of Congress are official trustees presiding over the greatest reorganization of any Bankrupt entity in world history, the U.S. Government. We are setting forth hopefully, a blueprint for our future. There are some who say it is a coroner's report that will lead to our demise.*

*It is an established fact that the United States Federal Government has been dissolved by the Emergency Banking Act, March 9, 1933, 48 Stat. 1, Public Law 89-719; declared by President Roosevelt, being bankrupt and insolvent. H.J.R. 192, 73rd Congressional session June 5, 1933 - Joint Resolution To Suspend The Gold Standard and Abrogate The Gold Clause dissolved the Sovereign Authority of the United States and the official capacities of all United States Governmental Offices, Officers, and Departments and is further evidence that the United States Federal Government exists today in name only.*



*The receivers of the United States Bankruptcy are the International Bankers, via the United Nations, the World Bank and the International Monetary Fund. All United States Offices, Officials, and Departments are now operating within a de facto status in name only under Emergency War Powers. With the Constitutional Republican form of Government now dissolved, the receivers of the Bankruptcy have adopted a new form of government for the United States. This new form of government is known as a Democracy, being an established Socialist/Communist order under a new governor for America. This act was instituted and established by transferring and/or placing the Office of the Secretary of Treasury to that of the Governor of the International Monetary Fund. Public Law 94-564, page 8, Section H.R. 13955 reads in part: "The U.S. Secretary of Treasury receives no compensation for representing the United States."*

*Gold and silver were such a powerful money during the founding of the united states of America, that the founding fathers declared that only gold or silver coins can be "money" in America. Since gold and silver coinage were heavy and inconvenient for a lot of transactions, they were stored in banks and a claim check was issued as a money substitute. People traded their coupons as money, or "currency." Currency is not money, but a money substitute. Redeemable currency must promise to pay a dollar equivalent in gold or silver money. Federal Reserve Notes (FRNs) make no such promises, and are not "money." A Federal Reserve Note is a debt obligation of the federal United States government, not "money?" The federal United States government and the U.S. Congress were not and have never been authorized by the Constitution for the united states of America to issue currency of any kind, but only lawful money, -gold and silver coin. It is essential that we comprehend the distinction between real money and paper money substitute. One cannot get rich by accumulating money substitutes, one can only get deeper into debt. We the People no longer have any "money." Most Americans have not been paid any "money" for a very long time, perhaps not in their entire life. Now do you comprehend why you feel broke? Now, do you understand why you are "bankrupt," along with the rest of the country?*

*Federal Reserve Notes (FRNs) are unsigned checks written on a closed account. FRNs are an inflatable paper system designed to create debt through inflation (devaluation of currency). When ever there is an increase of the supply of a money substitute in the economy without a corresponding increase in the gold and silver backing, inflation occurs.*

*Inflation is an invisible form of taxation that irresponsible governments inflict on their citizens. The Federal Reserve Bank who controls the supply and movement of FRNs has everybody fooled. They have access to an unlimited supply of FRNs, paying only for the printing costs of what they need. FRNs are nothing more than promissory notes for U.S. Treasury securities (T-Bills) - a promise to pay the debt to the Federal Reserve Bank. There is a fundamental difference between "paying" and "discharging" a debt. To pay a debt, you must pay with value or substance (i.e. gold, silver, barter or a commodity). With FRNs, you can only discharge a debt. You cannot pay a debt with a debt currency system. You cannot service a debt with a currency that has no backing in value or substance. No contract in Common law is valid unless it involves an exchange of "good & valuable consideration." Un-payable debt transfers power and control to the sovereign power structure that has no interest in money, law, equity or justice because they have so much wealth already.*

*The Federal Reserve System is based on the Canon law and the principles of sovereignty protected in the Constitution and the Bill of Rights. In fact, the international bankers used a "Canon Law Trust" as their model, adding stock and naming it a "Joint Stock Trust." The U.S. Congress had passed a law making it illegal for any legal "person" to duplicate a "Joint Stock Trust" in 1873. The Federal Reserve Act was legislated post-facto (to 1870), although post-facto laws are strictly forbidden by the Constitution. [1:9:3] The Federal Reserve System is a sovereign power structure separate and distinct from the federal United States government. The Federal Reserve is a maritime lender, and/or maritime insurance underwriter to the federal United States operating exclusively under Admiralty/ Maritime law. The lender or underwriter bears the risks, and the Maritime law compelling specific performance in paying the interest, or premiums are the same.*

*Assets of the debtor can also be hypothecated (to pledge something as a security without taking possession of it) as security by the lender or underwriter. The Federal Reserve Act stipulated that the interest on the debt was to be paid in gold. There was no stipulation in the Federal Reserve Act for ever paying the principle.*

*Prior to 1913, most Americans owned clear, allodial title to property, free and clear of any liens or mortgages until the Federal Reserve Act (1913) "Hypothecated" all property within the federal United States to the Board of Governors of the Federal Reserve, -in which the Trustees (stockholders) held legal title. The U.S. citizen (tenant, franchisee) was registered as a "beneficiary" of the trust via his/her birth certificate. In 1933, the federal United States hypothecated all of the present and future properties, assets and labor of their "subjects," the 14th Amendment U.S. citizen, to the Federal Reserve System.*

*In return, the Federal Reserve System agreed to extend the federal United States corporation all the credit "money substitute" it needed. Like any other debtor, the federal United States government had to assign collateral and security to their creditors as a condition of the loan. Since the federal United States didn't have any assets, they assigned the private property of their "economic slaves", the U.S. citizens as collateral against the un-payable federal debt. They also pledged the unincorporated federal territories, national parks, forests, birth certificates, and nonprofit organizations, as collateral against the federal debt. All has already been transferred as payment to the international bankers.*

*Unwittingly, America has returned to its pre-American Revolution, feudal roots whereby all land is held by a sovereign and the common people had no rights to hold allodial title to property. Once again, We the People are the tenants and sharecroppers renting our own property from a Sovereign in the guise of the Federal Reserve Bank. We the people have exchanged one master for another.*

*This has been going on for over eighty years without the "informed knowledge" of the American people, without a voice protesting loud*

*enough. Now it's easy to grasp why America is fundamentally bankrupt.*

*Why don't more people own their properties outright? Why are 90% of Americans mortgaged to the hilt and have little or no assets after all debts and liabilities have been paid? Why does it feel like you are working harder and harder and getting less and less?*

*We are reaping what has been sown, and the results of our harvest is a painful bankruptcy, and a foreclosure on American property, precious liberties, and a way of life. Few of our elected representatives in Washington, D.C. have dared to tell the truth. The federal United States is bankrupt. Our children will inherit this un-payable debt, and the tyranny to enforce paying it.*

*America has become completely bankrupt in world leadership, financial credit and its reputation for courage, vision and human rights. This is an undeclared economic war, bankruptcy, and economic slavery of the most corrupt order! Wake up America! Take back your Country."*

## **Addendum #2: “Did You Know...”? Shocking Legal Facts About The U.S. -**

Continuing with our theme of “shock and awe” education, we thought it would be a good idea to devote some space to giving you a broader perspective of issues that affect us all. What you’re about to learn in this section will help give you an even firmer, fundamental understanding of what you’re going to do to DISSOLVE Your DEBT. Here we are simply going to list a number of documented legal facts, with case citings, that anyone dealing with debt absolutely must know about.

**#1: The IRS is not a U.S. government agency. It is an agency of the IMF.** (Diversified Metal Products v. IRS et al. CV-93-405E-EJE U.S.D.C.D.I., Public Law 94-564, Senate Report 94-1148 pg. 5967, Reorganization Plan No. 26, Public Law 102-391)

**#2: The IMF is an agency of the U.N.** (Black’s Law Dictionary, 6th Ed., page 816)

**#3: The United States has NOT had a Treasury since 1921. (41 Stat. Ch. 214, page 654)**

**#4: The U.S. Treasury is now the IMF. (Presidential Documents, Volume 29 - No. 4, page 113, 22 U.S.C. 285-288)**

**#5: The United States does not have any employees because there is no longer a United States. No more reorganizations. After over 200 years of bankruptcy it is finally over. (Executive Order 12803)**

**#6: Social Security numbers are issued by the UN through the IMF. The application for a Social Security number is the SS5 form. The Department of Treasury (IMF) issues the SS5 form, not the Social Security Administration. The new SS5 forms do not state who publishes them now, while the old form stated they came from the Department of the Treasury. (20 CFR Chap. 111 Subpart B 422.103 (b))**

**#7: There are no Judicial courts in America and have not been since 1789. Judges do not enforce statutes and codes. Executive administrators enforce statutes and codes. (FRC v. GE, 281 US 464, Keller v. PE, 261 US 428, 1 Stat. 138-178)**

**#8: There have not been any Judges in America since 1789. There have just been Administrators. (FRC v. GE 281 US 464, Keller v. PE 261 US 428 1Stat. 138-178)**

**#9: According to GATT (General Agreement On Tariffs And Trade), you must have a Social Security number. House Report (103-826)**

**#10: Social Security is not insurance or a contract. Nor is there a trust fund. (Helfering v. Davis 301 US 619 Steward Co. v. Davis 301 US 548)**

**#11: Your Social Security check comes directly from the IMF, which is an agency of the United Nations. All Social Security checks say United States Treasury on them.**



**#12: You own no property. Slaves can't own property. Carefully read the deed to the property you think is yours. You are listed as a TENANT.** (Senate Document 43, 73rd Congress, 1st Session.)

**#13: The most powerful court in America is not the United States Supreme Court, but the Supreme Court of Pennsylvania.** (42 Pa. C.S.A. 502)

**#14: You cannot use the U.S. Constitution to defend yourself because you are NOT a party to it.** (Padelford Fay & Co. v. The Mayor and Alderman of the City of Savannah 14, Georgia 438, 520)

**#15: America is a British colony. The “United States” is a corporation, not a land mass, and it existed before the Revolutionary War and the British troops did not leave until 1796.** (Republica v. Sweers 1 Dallas 43, Treaty of Commerce, 8 Stat. 116, Treaty of Peace, 8 Stat. 80, IRS Publication 6209, Articles of Association, October 20, 1774)

**#16: A 1040 form is for tribute paid to Britain.** (IRS Publication 6209)

**#17: We are slaves and own absolutely nothing, not even what we think are our children.** (Tillman v. Roberts 108 So. 62, Van Koten v. Van Koten 154 N.E. 146, Senate Document 43 & 73rd Congress 1st Session, Wynehammer v. People 13 N.Y. REP 378, 481)

**#18: "The People" does not include you and me.** (Barron v. Mayor & City Council of Baltimore. 32 U.S. 243)

**#19: It is not the duty of the police to protect you. Their job is to protect the Corporation and arrest code breakers.** Sappv. Tallahassee, 348 So. 2nd 363, Reiff v. City of Philadelphia, 477 F. Supp. 1262, Lynch v. N.C. Dept. of Justice 376 S.E. 2nd. 247.

**#20: “We” are human capital.** (Executive Order 13037)

### **Addendum #3: Important Quotes About Banking, Debt, And Money -**

*"I sincerely believe ... that banking establishments are more dangerous than standing armies, and that the principle of spending money to be paid by posterity under the name of funding is but swindling futurity on a large scale."* -- **Thomas Jefferson to John Taylor, 1816.**

*"Banks lend by creating credit. They create the means of payment out of nothing."* -- **Ralph M. Hawtrey, former Secretary of Treasury, England**

*"The Founding Fathers of this great land had no difficulty whatsoever understanding the agenda of bankers, and they frequently referred to them and their kind as, quote, "friends of paper money. They hated the Bank of England, in particular, and felt that even were we successful in winning our independence from England and King George, we could never truly be a nation of freemen, unless we had an honest money system. Through ignorance, but moreover, because of apathy, a small, but wealthy, clique of power brokers have robbed us of our Rights and Liberties, and we are being raped of our wealth. We are paying the price for the near-comatose levels of complacency by our parents, and only God knows what might become of our children, should we not work diligently to shake this country from its slumber! Many a nation has lost its freedom at the end of a gun barrel, but here in America, we just decided to hand it over voluntarily. Worse yet, we paid for the tyranny and usurpation out of our own pockets with "voluntary" tax contributions and the use of a debt-laden fiat currency!"* -- **Peter Kershaw, author of the 1994 booklet "Economic Solutions"**

*"When you or I write a check there must be sufficient funds in our account to cover that check, but when the Federal Reserve writes a check, it is creating money."* -- **Boston Federal Reserve Bank in a publication titled "Putting It Simply"**

*"... You are a den of vipers and thieves. I intend to rout you out, and by the grace of the Eternal God, I will rout you out."* -- **President Andrew Jackson**

*"Some people think the Federal Reserve Banks are U.S. government institutions. They are not ... they are private credit monopolies which prey upon the people of the U.S. for the benefit of themselves and their foreign and domestic swindlers, and rich and predatory money lenders. The sack of the United States by the Fed is the greatest crime in history. Every effort has been made by the Fed to conceal its powers, but the truth is the Fed has usurped the government. It controls everything here and it controls all our foreign relations. It makes and breaks governments at will."* -- **Congressman Charles McFadden, Chairman, House Banking and Currency Committee, June 10, 1932**

*".. We conclude that the [Federal] Reserve Banks are not federal ... but are independent, privately owned and locally controlled corporations ... without day to day direction from the federal government..."* -- **9th Circuit Court in Lewis vs. United States, June 24, 1982**

*"Give me control over a nation's currency and I care not who makes its laws."* -- **Baron M.A. Rothschild (1744 - 1812)**

*"A man in debt is so far a slave."* -- **Ralph Waldo Emerson**

*"Money is the most important subject intellectual persons can investigate and reflect upon. It is so important that our present civilization may collapse unless it is widely understood and its defects remedied very soon."* -- **Robert H. Hemphill, former credit manager, Federal Reserve Bank of Atlanta**

*"The truly unique power of a central bank, after all, is the power to create money, and ultimately the power to create is the power to destroy."* -- **Pringle, Robert; and Deane, Marjorie: The Central Banks; Viking, 1994, page viii.**

*"Bankers own the earth. Take it away from them, but leave them the power to create money and control credit, and with a flick of a pen they will create enough to buy it back."* -- **Sir Josiah Stamp, former President, Bank of England**

## **SHARE YOUR DISSOLVE YOUR DEBT EXPERIENCES -**

The most fundamentally important aspect of the DISSOLVE Your DEBT manual is how it positively impacts you, your life, and the lives of those around you. These are the reasons this book was written in the first place. As such, we want to hear from you.

As a customer of DISSOLVE Your DEBT, please, consider providing us a testimonial. It would mean a whole lot to us, but it would mean even more to the new folks who come to our website wondering if they should take the same leap of faith you took in ordering this manual. Your testimony about your experiences with DISSOLVE Your DEBT will surely help other people in the same situation that you were once in find the relief that they deserve, just like you have.

**Email your DISSOLVE Your DEBT testimonial to:**

[share@dydorders.com](mailto:share@dydorders.com)

Your email sent to that address should describe what you think about the DISSOLVE Your DEBT manual. You can mention: what you think about the information in the manual itself, how important you feel it is, how you think it'll help others based on how it's helped you, how much of a worthwhile decision and investment it's been for you, which debts you've been able to dissolve, or begin to dissolve, and the amounts, how simple the process really is, what it's meant to you, etc. Your encouraging words will provide the social proof needed to help spread the good word about the DISSOLVE Your DEBT manual.

Your testimonial can be written in the body of the email, it can be a recorded audio file and sent to us as an email attachment, or it can even be made into a video! Just upload it to a free video hosting website and email us the link.

Whichever format you go with, please make sure to include your first and last name, your city and state, and your phone number, if you choose to. We all really appreciate it! Thank you very much, indeed.

## **THE DISSOLVE YOUR DEBT AUDIO CD ADDENDUM**

**“How to maximize your efforts, as easy as 1, 2, 3...!”**

As a companion product to the DISSOLVE Your DEBT manual, we’ve produced this 58 minute audio CD which further crystallizes the process you’re going through. It’s been designed to act as supportive enforcement, giving you the additional understanding you may need to see your way free of debt. We’re all getting more in debt by the day, so you need to be as prepared as possible, and this CD, used together with the DISSOLVE Your DEBT Manual, is the 1-2 punch you can use to win all your battles!

### **Here’s the CD track listing:**

Track #1:	The Liability Disclaimer	1:12
Track #2:	Introduction	1:33
Track #3:	The Big Question	9:02
Track #4:	The Tool	17:28
Track #5:	Resources	9:49
Track #6:	The Three Levels Of Debt	4:05
Track #7:	The Commercial Duality	4:46
Track #8:	Conclusion	1:18
Track #9:	Satisfied Customer Testimonials	8:56

This collection of valuable audio tracks comes complete with a 27 page transcript in .PDF format! Use it for handy reference, and to follow along as you listen to each section. You can easily, safely, and securely download The DISSOLVE Your DEBT Audio CD Addendum, using your major credit or debit card, for a 1-time investment of only \$39.50!

**Click the link below to order right now.**

**Thank you!**

[www.dydorders.com/cda](http://www.dydorders.com/cda)



## **MAKE MONEY**

“Make Serious Income Helping Folks Get Themselves Out Of Debt...”

*Do You Want To Make Easy Money Online?* You can make money, *and earn a living*, by helping people learn about and buy this revolutionary product! Make serious income helping folks get themselves out of debt...

You can now take part in an amazing affiliate opportunity selling this ground-breaking, unique product. Now is your chance to get into the huge online marketplace for DISSOLVE Your DEBT. You can earn a large, 70% commission paid on-time, every time, for each and every paid customer you refer to DISSOLVE Your DEBT...

You CAN make yourself a living promoting and selling this amazing book. Beneficially serve your clients, customers, contacts, website visitors, email or newsletter subscribers, family, friends, neighbors, co-workers, & associates with this essential, practical understanding, education, & debt-dissolving ability. As an affiliate, you will earn 70% of each and every \$99 sale you refer, which boils down to \$69.30 per sale for *you*...

Because this product will sell so well for you, let's do some math...the FUN kind of math...the MOTIVATIONAL kind of math...! Let's start very conservatively: If you make just 1 sale of this product a day, you'll make \$2,079.00 a month, and \$24,948.00 a year! Now, slightly improving on that example: if you sell just 3 DISSOLVE Your DEBT manuals a day, you'll earn \$6,237.00 a month, and \$74,844.00 a year! Now, keeping things conservative, think of this final, FUN example: If you make just 10 sales of DISSOLVE Your DEBT per day, at 70% per sale, or \$69.30 each, you will make \$20,790.00 a month, and \$249,480.00 a year!

**Imagine the possibilities! If you're  
excited & interested, click this link for  
all the details: [www.dydorders.com/makemoney](http://www.dydorders.com/makemoney)**

# DISSOLVE Your DEBT THIRD EDITION



“How To Use A Secret  
Government Protocol  
To Reclaim Financial  
*Health* FREE Of The  
Dark Cloud Of Debt...!”

© 2010, 2011, 2012  
By: JONATHAN HAWLEY