

## REDEMPTION AS METHOD PROCESS

send the A4V'd bills directly to the IRS at the following address w/out the use of a notary:

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

The recent address that seems to be working more than others is:

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

The other one

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

*The following is a synopsis of a process that is currently working. It appears to be a mix of a Winston ShROUT, HJR Bonds and Jack Smith Process that is currently en Vogue. How long will it work?*

*Only time will tell.*

***\*\*\*please note, that this process has a fatal flaw in it, and as such will require a patch\*\*\****

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Doug Riddle on his A4V Process

This is a collection of thoughts concerning Accepted for Value (AFV) or (A4V)

In my opinion and until I hear something different, you use AFV on debts not purchases. If it is a debt, AFV it. If it is a purchase, stay away.

Rent is a purchase, you usually put first, and last months rent upfront, so you are always prepaying, same thing with phones. You cannot go out and purchase cars, boats, homes, and food using AFV.

In addition- Government requirements become debts rather quickly, court order, taxes, traffic tickets etc., and in general can never be considered purchasing. With Court docs I suggest AFV both sides, even if one is blank, I've heard mention that one side is criminal and another is civil. I don't know if that is true- you want to test it and let me know, otherwise AFV both sides.

Turn one side into a Money Order and if you do not know the amount- leave it blank and let the IRS determine it, or the courts. Courts I hear are banks, they should know and a few do know what to do with these but some want to give you grief. Send it to the IRS if the courts wont. The reason to send AFV to the court is often, the courts send out bench warrants, etc and you do not want to cause a bigger hassle later on.

Utilities: in general, I see utilities as being quasi gov operations, their statement looks a lot like IRS statements and often highly regulated by the gov, thus can be AFV-ed. the problem lies in how long will it take? Or, if they will shut off your power, water etc. before the AFV is settled. Be creative. Maybe ask them for an estimate of what you will spend in a year- this is a quasi gov demand, so AFV the entire year. Continue to make your regular payments, until the account is balanced.

Since all payments, except courts, and even courts can, go to the IRS and you never ever notify the other party of what your doing- unless it is generic and vague, like, I have settled the liability, please check your records, this may have been settled by a special gov program. Moreover, as only the IRS knows what you are doing, there will be little to no hassles from the other party.

I believe the IRS agents that handle the AFVs are thrilled we are doing it. Finally, the national deficit is being removed- as I feel all AFVs is using our credit and thus eliminating an equal portion right off the top of the national deficit, every time we AFV it makes our FRN's system stronger- maybe not enough to be noticed by a bug but better then making it weaker. This, I believe, is why these special agents were hired for- to get the AFVs and settle debt accounts. We are keeping them employed so they can feed their families, they are happy that they are not thought of as some evil villain out to destroy our lives but there to help in the only way this insane system will allow. Businesses keep running, less complaints in the world, people can still continue to play, learn, work- in this world of hell that money creates. They are as close to being an angel as any devil in a satanic gov can possibly get. Just remember, all governments are against God (even the republic as it is not the kingdom of heaven), mammonism is against God and all currency is based in fraud- heaven wont use money. Thus what we are really doing when we AFV is- forgiving their sins against us, and they see it as they are forgiving our debts. Therefore, when they get AFVs they are excited and are getting overwhelmed with more and more people doing AFVs.

Until you have proof that they are being vicious or mean by not doing your AFVs fast enough, remember they have a mountain of these coming in and they are doing the best they can. I think eventually, they will open more offices to handle all of these AFVs- so give them time. Protect yourself by sending in a second AFV to a different IRS address- one of the current three- just to be sure, it was not lost or overlooked.

So mortgages, student loans, loans- these are all debts.

I heard Shroul say in response to another- if you do not have the original bill- send a copy- if you don't have a copy, write it out on a piece of paper- just make sure all the information

needed is on it. What is the most important thing in all three- original, copy, and paper? YOUR signature; your exemption; your account information. If in doubt- AFV it, if it is not AFV-able they will ignore it. If you go to a car dealer, you may wind up in jail but so far, the IRS ignores UN AFV-able things. Nevertheless, do think.

Can you AFV your neighbor's stuff? ANY DEBT - yes. Do they care where it comes from? No, their goal is to settle accounts. Can you write a check for your neighbor and pay that way? Yes- but do teach them- do not feed them, teach them how to farm- not how to pull up a carrot.

Can corporations AFV- No - the dead and imaginary things has no method to operate a pen. Can you AFV in behalf of a corporation- yeah as long as you are alive and have a pen and paper.

Does it have to be Red with blue ink- my letter stamps use black ink- it worked. I saw people using all red even for their signatures- it worked. I have done all blue and it worked. I think it is good practice to print in red and sign in blue. IF you have problems, this is one place to look, what color and how did you sign?

Remember- this is my opinion. I have no idea what the IRS does or why. I make assumptions based on results. Do I know the IRS is happy when they see these- no. However, why not assume the best until you know differently? Do you know they have voodoo dolls of you with pins in them? Do you know they do this unwillingly? I assume they love it- make them happy- make them proud to be one of the good people in the IRS matrix. They are there to serve- give them commands!

Also check out <http://www.hjrbonds.com/callsa.php> October 29 2009 Discussion on AFV

<http://www.talkshoe.com/talkshoe/web/talkCast.jsp?masterId=71797&cmd=tc>

I have used AFV to settle my debts with hospitals, approx 30,000 worth. I used this to settle collection demands, about 5,000 maybe less. I used this to settle ODOR Taxes and IRS taxes.

Without any direct attempt by me, federal tax liens were released.

Of course, that could be due to the bonds I put in place or maybe it was AFV tax related. I do not know- I don't care- it's released. How long did it take- I don't know, didn't pay attention. I noticed the phones stopped ringing within two months. However, it stopped before that but I only noticed it after two months - like- gees it has been a long time since I have been harassed....

No letters from IRS or ODOR or for that matter from the hospitals or collection agencies.

What process did I use- a modified one from [HJRBonds.com](http://HJRBonds.com). Included are things I do not use, like a cover letter or affidavit - is it necessary? I often do not use these; it depends on the importance... But it is there if you feel the need. In addition, some of the HJR Bonds samples show the exemption number is SS with dashes, I think it is the SS# without dashes and the ALL CAP name uses the SS# with dashes- always- that is my opinion.

I treat all debts as taxes- they all go to the IRS- all- hospital bills, collection agency, state taxes- ALL goes to the IRS- no exceptions. Others use different methods- so pick your method and use it. This is what I did; you do not have to do it this way.

Write this on the voucher/coupon/pay stub If there is not a voucher/coupon/bill stub to use - treat the whole letter as a voucher- and do not use the- This is a Money Order! (as does the HJR Bonds sample)

Just say-

Money Order ([see sample](#))

Pay to the UNITED STATE TREASURY

(Write out the amount of the debt) 333.33 dollars

(Spell it) three hundred thirty three and 33/100 dollars (Kind of like a check- yeah....)

By: (sign your name in blue) on the lower right. and under your autograph write Authorized Representative (you can use agent or what ever. As far as that goes you only need by: or AR - you do not need both- I use both). SS# without dashes- or the methods of your choice- some use the number on the back- be consistent. Endorse the back. I may have 2 to 5 signatures on my paper work. AFV every page - if there is writing on the back- AFV over it. Endorse all MOs (sign the backs (vouchers- if you treat it like a voucher- sign it like it was a voucher- like a check)

I do not have the usual monthly expenses- like garbage, water etc. so I have not tried this on that, nor do I have credit cards. I do have Comcast and have not had success in AFV-ing them as of yet. I have AFVed 40, to 50 thousands so far- I wont complain too much about Comcast.

Have I called and confirmed the debt was settled? NO. Why would I? No bills, nothing on my credit report, no collection activity- why would I care? No one is asking for money. So, maybe I still owe them and they all got together the same months and all decided to play a joke on me and are just waiting to re-bill me- it's been over a year- how long do you think they will wait before saying- ZAPRIZE-A\_ROONIE, you still owe us! HA!

I went to us tax court and won- they wanted money and they got none, they lost jurisdiction- HA! However, knowing what I now know- I would AFV it all and save myself many headaches. AFV is so simple and easy...

So is that clear? yes I sign the backs, and I have used thumb print over the last half of my last name- but not all the time. I have used both red and blue thumb print ink and even used both colors on the same AFV doc. It's all so pretty, lately it's seems to be a lot of hassle, so I haven't been doing it.

If it is not a tax specific issue, I would not use the verbiage on the backs of HJRbonds.com sample just sign your name or make it payable to the company. If it is a tax matter- use it or not. I generally just endorse it with only my name.

1040V and form 56 are not necessary but they do not hurt. I also had bonds, I sometimes will put my offset bond number on it- sometimes I forget. Others do it without- so it is just a me thing.

The first bonds I got were from HJRbonds.com, this is the number I sometimes will use on my bonds. I also have Turner style bonds.

Type in red. Sign in blue, follow the sample. The postage stamp is optional- depends on what your doing. Or how important it is. The more important the more things to consider adding.

AFV at 45 degrees I don't care which way it is pointing-  
MO done horizontally (this type you are reading is horizontal)  
Do they have to be- I dunno- try it differently let us know

I have used a stamp- the kind that you have to put all the little letters on a tray- in case you need to change it someday- and that of course was self inking- black and it seemed to work as well. I use the stamp for that which can not be put into the printer. Do I handwrite it out? Yes and No, depends on my mood. If I do one or two I may handwrite as it is quicker. If there are many, I use printer- sometimes Times New Roman font- or whatever, anywhere between 8 pt and 48 pt- it all depends. I want them able to read it. I have also used a handwriting font to fool them into thinking it's handwritten- I am sure I had me fooled....

And the most important of all- Pray- having God in your corner is a good thing  
Also consider forgiving your enemies, hating your enemies is easy, nothing good is ever easy

Doug

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Doug Riddle on Angela Stark's Talkshoe ID# 39904  
Doug's web site: <http://privateaudio.homestead.com>

Dec 12, 2009 send these to certain addresses at IRS:

The process is fairly simple:

Accepted for value, exempt from levy  
*Sign your name, date it, your exemption number*  
deposit to the US Treasury for  
STRAWMAN NAME, STRAWMAN ACCOUNT (see example on web site)

The big difference I do from others is I don't bother sending it back to whomever sent it to me, or to the corporation. I send it to the IRS; either, the Ogden address, Covington KY address, or DC address. These people seem to know what they are doing and when I send them there, my debts are cleared. When other people send them other places we hear about frivolous penalty letters, it opens a can of worms, people get in trouble and all hell breaks loose.

Send to the above 3 addresses, it goes away. There's got to be something real about it and it's going to people who know what they are doing. You can send a letter and kind of force/shove it down the throats of the CEOs and CFOs of the corporations. Some of them take it and some don't. when they don't you're battling all kinds of problems. It's just a mess.



Pay to the United States treasury and then write the numbers in and spell the numbers out like you would on a check, and then by: and sign your name in blue, authorized representative, and your social security number without dashes. Everything is in red, the signature in blue. I've seen it work where it's all been in red, and when it's all been in blue, but I think it stays firm if you make an effort to write most in red, and sign in blue; that way, it's a constant reminder what goes where and what do you need. The money order is basic and simple.

Angela: when it goes to the IRS you say on the money order, pay to the United States treasury. Aren't they all going to the IRS? Doug: Yes, but the IRS is the accounting section of the US Treasury and they are the ones that do the collecting and pay out in behalf. I make it payable to the Treasury and not the IRS. I don't deposit anything to the IRS; it's all deposited to or payable to the treasury depending on whether you are making an accepted for value or a money order.

Angela, if you are sending a debt collection agency or credit card presentment to the IRS, you still make them out to the Treasury; Doug: always to the treasury, whether it's tax collection, credit card, court, or anything else. Make it to the treasury and mail it to the IRS. Endorse the back of the money order/voucher in the same area you would if it were a check. If there is no voucher on a statement, such as a collection agency letter, with the amount and information, with account number, treat the whole letter/presentment as though it was a voucher. So you put the A4V in red at a 45-degree angle, sign in blue and put your money order on there somewhere that it can be read. If it's very busy, with a lot of words, numbers, then I make my writing bigger. If they can't read it in a small area where they can read it, in no less than 8-point font, and no more than 10-point font, then I will use larger type and character sizes. If it can't be easily seen, make it big so it's easy to read.

Angela: it's okay to hand write it, isn't it? Doug, yes a lot of people think it's better to handwrite if yours is legible. I use the computer and they do just fine; others use handwriting and they do just fine. In fact I've seen some people make up a rubber stamp and use a red ink pad. There's no specific or better way. Some people thought handwriting went quicker and I'm not sure that's true. I think there was a lull at IRS and they could keep up with the paper work. They both work.

I leave the voucher and the statement together. Some people say you can tear them apart or cut them apart and staple it together and send to IRS. I leave it intact; it makes more work for me, and I want more work for them.

Angela, if I want to eliminate a credit card debt, would I send all pages, even the advertisements? Doug, you can probably throw the advertisements away because they don't serve a useful purpose. But if you have multiple pages do A4V on every page; I'll also do it on the back if there is any writing on the back. You only need to do the money order on the voucher and endorse the back of it; you don't need to do a money order on every single page.

Angela: what is the verbiage for the statement portion of the bill? Doug: I write A4V, exempt from levy, sign and date in blue, exemption ID # which is your SSN without dashes, deposit TO treasury and charge to ALL CAPS NAME, and your SSN with dashes.

Do you put authorized representative? Doug, I have in a number of instances, it won't harm, but I don't think it's necessary; you're signature is what is important on there and the rest is giving them direction. I wonder if we need that much, and I'm not willing to check it out yet; I have heard they monetize your signature, so may only need to just sign the thing. Some people say you only need to send the one page on there that has the money on there and do the A4V, signature. I do all the pages.

Angela: on one of my credit cards there are a couple of pages, with the names of the stores, what you bought. I don't want to send all that information with the statement and the voucher. Could I leave that part off? Doug: I don't know; you may not want some of them to know how you are spending your funds, it's not necessarily for their eyes. Experiment and see if they will accept one page or try to make a copy and black out what you don't want them to see, but leave the totals there. They should at least see the totals so they know what they are attempting to do.

19:19:

Q: I have an IRS issue; is it better to use the A4V or the money order? Doug: you use both and you always use both. The difference is that you will use the money order one time and you may use the A4V, depending on the number of pages and sides, multiple times. Money order goes on the coupon. If there's anything written on the back pages then A4V that back page.

Q: last year I sent it to KS City because it was the address on the document. Doug, don't send it to Kansas City; they don't know what you are doing and they might send a frivolous penalty letter.

Q:;; it's for taxes in 2000 and I thought this had worked in the past but I got the presentment again. Doug, send it to Ogden, Covington, or DC. If Kansas City keeps writing and threatening to levy, when you think you can have fun with this, then file form 843, which is abatement and refund. The idea is to let the agent be aware that you have settled the accounts; never use the word paid, because we can't pay with anything. Use the words settle or settlement; tell the agent it has already been settled and this is how much you, agent, owe me in refund. I wouldn't expect a refund, but you can have fun with this. you can tell them you didn't pay them because you didn't think they were smart enough, or you didn't trust them or whatever. Just have some fun with it. Be as bold as you like with this; praise Ogden to that KS agent and say they get the job done, they listen, they understand. You sent your settlement and it should be taken care of.

Q: I get one of these letters every year (Always for the same year). Doug, do the A4V and the money and send to one of the 3 addresses. One isn't better than another, it's just who is busier. HJRBonds was sending everyone to Ogden and those were going slowly.



Then they recommended Washington DC. So then I switched to Ogden. It doesn't matter where you send it among the 3.

Q: when you do credit cards, 2<sup>nd</sup> mortgages, do we send those to one of the 3? Doug, yes, to one of the 3 and always to the IRS. One thing about the IRS, you don't need to do this full money order on their presentments. You can just write: "this is a money order" on the voucher. The amount is written in and that's good to go. You don't have to sign it, your signature is already on the A4V part of it. You would also still endorse the back.

Q: what if you only send the coupon? Doug: I don't know. In the beginning when they started doing the A4V, they put the A4V and the money order on the voucher. You could try that system and put the A4V on voucher, and write, "this is a money order," and endorse the back. I don't know what will happen, but this should work.

Q: could you go into how to address the mail....registered, certified; I think it's the little things that we don't figure out. Have you done UCC1s, bonds, etc? Doug, you don't need to do any UCC1s or bonds before you do this. it's a good idea to have them, but you don't need to send them. As far as mailing, I just put it in an envelope and mail it to them; I don't send it to any special individual or department. To Ogden, I just put their address, etc.

40:01:

Doug, this is working for me. Some people don't follow directions and send it to the wrong address, like KS or Fresno. Send it to one of the 3 I've stated in here but for now these others don't know.

Q: on your payoff on property taxes or mortgage payments, would you get the total payoff and send it in? Doug, that would be the best. What I have heard people do, if they don't know what the pay off is such as on a court case, do the money order and leave it blank. If you know or can get the pay off amount that is better and quicker.

Q: you don't have to send in your birth certificate, your bond, your social security card? Doug, you already have the Social Security set up. Some people use the number on the backside of the SS card when they fill these out. A4V and money orders. I might add these numbers, but I always use the numbers on the front.

Q: A4V should be a legitimate process—why is it so hard to find the exact information. We can find out how to write a check or a mortgage. My second question is where do those who know how to process this learn these things so we can research that? How important are the colors of ink and the angles. When I go to the bank and the teller stamps something, I don't see her calculating right angles, she just sort of stamps it on. Last question, do you know of any of this information regarding the Canadian side. Doug, this is why I am doing these calls—this is my 5<sup>th</sup> call. Information like this isn't readily available because of greed. If you don't know how to do this, they have more control over you. If you knew what to do then you would have more freedom and it scares some people.

Angela: once you understand the money system, they don't make that information readily available. You have to get bankers' manuals. There's a lot of literature where you can read about the money. That's where you will resolve this. read the UCC code; your signature is gold.

Theoretically the good guys have this information, what do we think the bad guys would do? how is it processed: Doug, they only know how to process at these 3 IRS locations.

Q: how important are the colors of ink and the angles. Doug, I don't know, I've done it in all blue and some have done in all red and no problem getting it through. I wouldn't use black because it's tough to tell if it's original. Does it have to be exactly 45 degrees? No. Does it have to be at an angle? Probably, that is part of the banker's acceptance. You might try with no angle, just try it.

Q: do you know how this relates to the Canadian side? Doug, no I don't. the statutes like HJR192, Public law 73-10 and title 31, sect 5118, say all debts, private and public; it doesn't say all debts where, just all debts. Canada has a fiat currency also. So as long as you have an identification number that you have can draw on an account in the Canadian system.

50:01:

Q: the A4V when you say you mark the page and the backside, is that all? Doug, no it's A4V, Exempt from levy, sign and date, exemption ID (your SSN without dashes) deposit to the Treasury, charge to the ALL CAPS NAME, with you SS # with dashes.

Q: do you actually write money order on the money order section? Doug: Yes.

Q: if there's an amount on the pay stub do you still need to write it out? Doug, typically I don't. If there's a box and I put the amount in, write Money Order, Pay to the US Treasury, by and sign my name, authorized representative, SSN without dashes and the date. I don't see a reason there to double down on all the writing. Keep it simple.

Q: if you have a statement with the figure on the statement, do I circle the number? Doug, if it looks like it is difficult to find, then that's a good idea. You could highlight it, if it's in an area with total, that's fine.

Q: if I own an LLC and have some business debt and get statements I can't pay out of my normal cash flow, is it possible to pay off for other corporations? Doug, I haven't tried this and I'd say yes. You can't use your EIN, corporation number because corporations are not living beings, but you can use your SS# to offset for the corporation for someone else's debt. You can write a check to pay someone else's bill. The main thing is they want someone's signature.

Q: what about with a local bank on a business loan. Doug, I'd say yes, as long as it's a debt and not a purchase. I don't know if it matters if it's a state bank, chartered bank. As long as it's a public debt, I can make an assumption based on the experiences I have had.

Q: what does the bank see after it goes to the IRS? Doug, I don't know. I have gotten confirmation on my credit report that something has been paid. Old debt through a collection agency says paid with a zero balance and I had this for 10 years and I hadn't been able to shake it before. I don't know if they got paid by check or electronically. It did get marked paid. Some things on my credit report that I didn't challenge it, it just disappeared. Some things moved out of the potentially negative area. The one exception I make with Credit card bills are that if you want to keep the credit card, don't pay the full amount. Leave something outstanding on the account so it doesn't get closed. It may take several months and you do this on a regular basis, do the minimum payment for several months and keep a small balance. If it's paid off in full, the credit card company thinks you have paid it off. Do the minimum they can accept such as \$15 or \$20. they might raise your rates, but if you are settling in this manner, you don't care what the rates are.

58:49

Q: do we send the presentment directly to treasury? To the original sender? Doug: neither one, you send them to Ogden, Covington, or Washington DC. I've heard some people say they sent it directly to the Treasury, but have not had good results, and some had good results. I don't recommend it.

Q: I am the executor of my father's estate and have a friend who is a non-bar lawyer helping me. We did a bond with his name on the top. Could we take his statement and send it in? would the treasury send a check to the attorney to cover everything. We tried the bond thing and that didn't work. Do I have to take all the credit cards and hospital bills separately or could it all go to the lawyer and be put on one statement and we sent that statement A4V. Doug, is this a court case? Oh, these are bills from the estate and you want to bundle them on one statement. I have no idea and to play it safe I'd do each bill individually. It might be try it since there would be the attorney's statement, as long as the original social security number of your dad, and your own SS#. IF you are trying to get an amount to your brother from the estate, you could always have him sue you, A4V that, and send it in for the estate. Then everyone is satisfied. Put a money order and put the amount on there and make sure the A4V is on both sides of the paper and make it a very short document. It's part of the public record, you show that you owe it, and then you can settle it. If it's for a court it's okay to send it certified. The more important it becomes the more mailing processes you might do to it.

Angela, for all these bills we send to the IRS offices, we don't have to send them certified if they aren't court cases? Doug, keep a copy for your record. The worst that can happen is that you'll get billed again and then you put that in certified letter and send it. I just have to give these time. There have been a couple that has come again and I was slow in responding. I got a bill from the hospital, because I went to emergency. I waited for the end of the month because I want to send all of these in one envelope. By then the hospital was billing me, so I was just slower than they were. When the IRS gets it, they hang on to it for a while so I might get another bill in the meantime from the original creditor. It eventually gets taken care of. Just drop it in the mail.

Q: I'm trying to pay off a court case; if I send the information on the court case that has an amount it won't have the total amount of the bonds the court put on the case. Is there a way to get the total penal sum from the case? Doug, I'll leave court cases blank. A4v, sign and date, and sign and date the money order, but leave the amount blank. Send it off to the IRS and let them work their magic.

Q: what if the court needs money by a certain date? Do I let them know this has been sent to IRS? Doug, try sending this to the court first. A lot of courts know what to do because they are supposed to be banks. That does resolve the problem. They don't have a much better track record than the corporations. Make a copy and write copy on it or a #1 and send to the IRS, and then #2 to the court. Protect yourself and send it to the court and tell them what you are doing. But I shy away from telling courts and corporations what I am doing because it just causes mayhem. If it's mayhem or being arrested, you might want to try mayhem.

Q: if you have done these A4V and sent to the corporation instead of the IRS and are no longer receiving statements, can you send a copy of the A4V that you sent to the corporation? Can you send a copy to the IRS? Doug, be careful, because that could be considered a forgery; if you have a copy of original without the A4V and then put another A4V on it I would put the A4V as long as it is in a different location so it can't be considered an identical copy. If it's a copy of what you did, then somewhere on the paper write copy or #002 so they can see there was more than one. And that separates this one from that one and you can't be charged with forgery. Could you use a really old statement? Yes. You could write in the newer amount.

Doug is on A4V, redemption by method, creditors in commerce a google group. Go to [creditorsincommerce.com](http://creditorsincommerce.com) and Doug posts to that. Also he posts to redemption by method at yahoo and A4V at yahoo.

73:54

Q: my sister's house is going up for a \$6K tax sale. Can I do an A4V on it, or should she do it? Can she do her telephone and electric? Doug, yes you can, you can pay someone else's bill and A4V it. I advise against purchase and it could be considered a purchase from the phone, Comcast. It's based on a monthly payment schedule so it's considered a purchase. All the other bills went away. It really depends on the company, the contract, and maybe on their government contract. Try it and see what happens. I'd still pay the minimum or monthly payment because if you just stop paying, in the length of time it takes to settle the account, you might get cut off, so make the minimum payments.

Q: is there a scripture that says anything you ask in my name will be granted and so I think this is tied to that, this A4V. so you say there is a difference between a purchase and debt? I don't see what the difference is. I can't understand why anything would be denied. Doug, typically I would agree with you but the results are not supportive of that. Comcast didn't do it. But apparently they didn't think so. I have to figure out a logical reason for their not doing this. maybe there's some kind of agreement with them that

Comcast doesn't have. The statutes all say public debt, dollar for dollar, we will discharge you debt, not your purchases. That's all HJR192 and more.

Q: biblical concept, unless you become as a little child you will never see the kingdom of God. The more information you get, the less you realize you do. Doug, ignorance is bliss.

Q: on American Express you have to pay the debt in full, about 45 days. my balance is a business card and you have to do it fast. Can you make the money order for any amount? Doug, I have accidentally done some for 10 times the amount, or \$50 over, it didn't change anything as far as giving me an extra credit. You could pay with another credit card to buy the time. If you short them, they will short it, but I've never done this. I've always sent this equal to or greater than. You want to balance the books. With American Express it's a different situation of paying them off in full because they require it.

84:25

Q: is it possible to have the AmEx paid in the 45 day window? Doug, experiment, but don't have your life hanging on a thread of taking away the card or raise the rate? You could call about 32 days to check the balance or check it on line.

Q: I am trying to do an A4V and I thought it had to go to the CFO of the credit card company. Now I hear to send it to the IRS. Doug, send it to the IRS.

Q can I resuse the credit card? Doug, yes. In fact some people are planning to A4V their mortgage and then do a couple more payments until the mortgage zeroes out. You are following public policy that says the treasury will discharge debt dollar for dollar.

Q: on A4V the court case, what part of it do you use and does it have to be the original certified copy? Doug, I never asked when people said they were doing their court cases; I would imagine the order. I heard you want to do A4V on both sides, because one side is civil and one side is criminal and you want to cover your bases. If it's an order it doesn't have to be certified.

Q: on the complaint, it sounds like I would do both side. You get into the dollar amounts into the 7<sup>th</sup> or 8<sup>th</sup> page, so we need to do every page? Doug, yes, I'd do it that way. If there's a monetary amount listed do the money order on that page. if you do copies make sure you don't do identical copies or it could be considered forgery. If you have the account number and your SS card you can do this on a plain piece of paper. Winston Shroust said to use a copy or use a piece of paper. It's easier if they have the account number on it, especially on a court case so they know what the amounts are. I don't know the process they are going through but I know it is working.

Angela, your signature creates the funds. It doesn't matter if it's a piece of paper...remember when stores used to have counter checks? It didn't have to be magnetic ink and all that. Federal reserve website says your signature creates the funds.

Q: could you find out the A4V on the court cases, and put that on one of the groups you post to? Doug, this was just posted on one of the groups and I belonged to several groups. Someone even did an A4V on a warrant and the envelope and sent it back to the court.

Q: did people do summons, citations? Doug, yes, that and parking tickets.

Q: what about the information that goes on these.....Doug review what he has already said. Any order is fine in what has been described.

96:29

Q: when you do the A4V on mortgage and it's paid off, will you get a debt satisfaction letter from the mortgage company? Doug, I don't know. Some people got a letter, some didn't, some got a refund, some didn't. it could be the company or the agent.

Q: what if you work for SS Admin. Could you do this? Doug, I don't think they care.

Q: can you file your taxes after you do this method.? Doug, you'd be more willing to file the taxes because if you owe, you'd do an A4V on it. If you A4V your mortgage it isn't something you can write off. I have started filing taxes again and I'd stopped a long time ago. I used several methods and I won in US tax court. they still tried to garnish my wages, I started filing my taxes; it's not such a big deal; I'll just A4V and pay it off that way.

Q: on the money order, where you sign your name, do you also date it? Doug, yes.

Q: the statement you put A4V exempt from levy. Why don't you put that on the money order? Doug—I don't know. I didn't design this; I just use it.

Q: is it necessary to do exempt from levy. The money order doesn't stipulate exempt from levy? Is there an explanation for that? Doug, in the beginning, I got all this from hjrbon.com. they started off by putting this information on the voucher and then they changed to putting it on both the statement and the voucher. You can do it both ways or either way.

Angela, you accept the statement and send the voucher as payment. Doug It worked before when they had the A4v and the money order on the voucher. They decided to move them apart because there was more room when they did that.

Q: I did an A4V to one law suit. It rejected it 100% and now there is a warrant. Doug, did you get a copy of the arrest warrant? Caller, no I don't have a copy. Doug, did you get a letter? Caller, just an email. Angela, conditionally accept that upon proof of claim that.....whatever. Caller, I don't think he followed through because I haven't received any letters.

Q:; there was someone who spoke with Jerry Kane on commercial loans that spoke on your show? Angela, Jim from northern CA, and he sent me an email.

[angelastark@carr.com](mailto:angelastark@carr.com)

104:37: Q: would you review debt from purchase. My Macy's card might be different from regular VISA card. Doug, it sounds like you use Macy's for purchases, but you have a limit, you have a some type of credit. Attempt the A4V; so far they just ignore them, no threats, no penalties, no frivolous filings. There's no problem in trying it. They might bill you \$10K for trying to use it and then you just A4v it and send to IRS.

Q: is the voucher synonymous with getting a bill? Doug, yes, coupon, bill stub, whatever you would tear off and send back to the company with the check or money order.

Q: when you say money order you aren't getting a money order from the bank are you? Doug, no, I write on there "money order" and then ":pay to the United States Treasury, the amount, write the numbers out in words, sign by: and your name in blue ink, authorized representative (the other was in red ink) and do your SS# without dashes and date.

Q: banks, credit card companies receiving the A4V that takes place with IRS, do they get a percentage of payment from the government? Doug, probably. Caller, if they aren't, wouldn't this collapse the economy? They are probably getting a kickback and getting paid. Will this collapse the economy? There is no money?

Angela, remember they took away our ability to pay for anything; they gave us fiat currency with no value and took away the gold and silver. They duped us by charging interest on this. all property is in the state and you don't owe anything. We pay rent, franchise fees, licenses and you don't own anything. The government owns your car, your children, your house, there is no ownership because there is no money.

Q: does this work for state taxes? Doug, absolutely it works great on taxes and it goes to IRS. I may not see how much the city gets on taxes I pay, or the county. Does the IRS disclose this? Doug, I haven't looked into it and can't answer it.

Q: we know it works because the items disappear from credit report. Doug, your evidence of debt is that they keep billing me and turn it over to collection. If they no longer contact me then there is no claim. It's been well over a year, there was \$30K for medical bills that I did. I have heard nothing more. The bills from the medical and the collection agency stopped at once. People are looking for absolute concrete proof. The question is how do I know, this only affects me. What satisfied me was not getting phone calls, letters and collection agents knocking on my door. Oregon revenue was looking for money. I haven't heard from Oregon taxes and Irs since I've done the A4V; the don't bother me any more. You can send state taxes to the IRS. If it's a court cases, you can send to the court, but everything goes to the IRS.

Q: purchases are not eligible? Doug, you can't do rent, it's a prepayment because you are paying first and last month rents. You buy food at the store and that's a purchase. Clothing at the store is a purchase. If you put this on a credit card you will get a monthly statement and you pay regularly and now that is credit. Some things are hard to tell if its

credit or purchase. You don't go out and buy a car and say here is A4V; that could be considered a crime and get you thrown in jail.

Angela, the government owns all the auto industry; so maybe that will change. Doug, I'd be hesitant to give the dealer A4V, but I'd send it to IRS. If you have a mortgage, keep doing payments while you do this process.

120:05: can you A4V a bill from an attorney? Doug, I don't know? I would think that you could send that to IRS. One if from a lawyer direct billing, and one is for a lawyer acting as a collector. Doug, the collector is definitely a debt. They are all bar members and it's all regulated. The worst that will happen is they will ignore it or they send a frivolous charge and then you A4V. the big dangers are when you are trying to buy a house and you go out and give them an A4V and then it's considered a theft because you didn't have a debt to discharge. If they get charged, they could do the A4V on the court docs. Avoid those situations. Get the car, the home on a loan or payment plan and then do the A4v.

Q: what about a judgment that has gone thru the legal process and is recorded on county record and it's public. I have a judgment on someone else, ...Doug, you don't want to A4V because that would cancel that out. Teach the people how to pay the judgment off to you.

Q; the IRS owes me \$10K and they won't pay because I filed late. Can I get that back? Doug, how are you filing your forms? Do you do them yourself or file on turbo tax. A lawyer friend helped me and they owed me money, but I was late in filing. 4506T shows that the IRS has a credit to me and they won't refund. Doug: you could refund an abatement; it's form 843. keep sending these every 2 weeks until they send the money. If it was mine, I'd keep sending these; they might send frivolous letters and then I would A4v and the do the form A4V on those because they owe me money. The only real power they have is over the finances. The IRS is neutered and they have no power when you A4V. if you don't pay them otherwise, they take your home and car. You neuter them and they have no power. File an extension and keep hammering with form 843. Doug, if you owe IRS for some years and they owe you for others, usually they only go back 3 years.

Q: so if you get a car that goes into a loan you can A4V? Doug, that's my understanding, once you have a loan on it and that's what I plan to do.

Q: do you know how to make a purchase without creating fraud. By using a money order, bonded promissory note? Doug, using a bonded promissory note is for offset, not for purchase.

Q: is there a scenario where someone can go to the finance agent at the car dealer and see if they have a relationship with a bank where he could accept your promissory note. Has anyone had success making a purchase without using money as the medium of exchange? Doug, I vaguely recall someone saying they have sent bonded promissory



notes to the electrical company for \$25M and he asked that he never get billed again and they were happy to comply. I don't know who he talked to and there wasn't much detail on it.

Q: I hear talk about private banking. Do you know anything about that? Doug, get familiar with doing this and then you can get creative with how many ways you can use it. Until you actually use this and understand this and had your successes and found out what was purchases and what was debt, you are just making up scenarios you may never attempt, because you haven't attempted the basics. I have sent out a number of times on redemption by method group a zip file and what I think about the A4V process and I've also put it on the A4V group.

Angela, just search redemptionbymethod on yahoo group, join the group and get into the file section. Search past messages for Doug and you'll find it very easily. Just search A4V. Doug, I typically use AFV as well as A4V.

Q: I've been invited by some folks and I'm ecstatic about this. we want to do all this right and do it soon. It's like waking up and finding out what you didn't do for 20 years> Doug, how do think I felt after battling them, going to tax court and then just finding out I had to AFV, exempt from levy, sign my name, they would have left me alone, left me with my mother's inheritance. It's crazy.

134:25

We feel like we are in post-graduate study and it never ends. Angela, I started with Irwin Schiff in 1999 with the zero return.

Q: all the AFV are not going to the banks, utility companies, but to Ogden, Washington DC, (or Covington)? Not to the individual parties? Angela, correct, that's what Doug has said. Once you learn about the money and you are confident you can stand up to any challenge they bring and the fear goes away and the confidence level goes up.

Q: He's not sending to CFP's or companies at all? Angela, definitely not. Caller, I made 1040Vs with the coupons and sent that to the IRS, and sent copies to the CFO's. I had a health loan with capital one and it's zeroed out. The corporate offices from Comcast called me today, Sat., and they want me to call on Monday. I sent a copy of the 1040V Angela, in my original learning of AFV, you included the 1040V. And you also on did the writing on the coupon? Caller, yes and I also did the AFV on the 1040V. and I signed the backs of the both of them. I also had 3 credit card accounts that are closed, and I haven't seen a change.

Angela, did you listen to the beginning of the call about Comcast, and why Doug thinks you can't use this? Have Comcast to respond to your letter in writing. Just send another letter thanking them for the inquiry asking me to call, so please send your inquiry in a letter. Everything should go to IRS because they are the ones doing the bookkeeping.

Caller, I want to comment on something Patrick has said. When we do AFV our birth trust has been hit twice; it got hit when we purchased something and then again AFV. If we don't straighten this out with the 1099C and let them balance the books, then our national debt is going to increase. Angela: I don't know because I don't understand the 1099C process. Caller, when I get a mortgage someone hits my note for \$300K. then when I get a bill I do the AFV and then do an acceptance, I think I have hit my trust again.

Q: is he utilizing the 1040V at all? Angela, Doug says no, you can if you want, it won't hurt. Caller: I have IRS coupons from a couple of years that they just sent me. It sounds like they might not honor those because they are older than 3 years? Doug, AFV them; I kept IRS bills that were 6 and 7 years old; the liens listed on my credit report were released.

Take all the stuff you've been getting for fifteen years and send back. the 1040Vs are not routinely necessary. I usually bundle everything in one package and have multiple pages, I will print out the 1040Vs and use them as markers where one ends and the next begins. I put the 1040V on bond paper so you can feel the difference. Don't bother with the ones that might have been sent in the mail. I could even use a blank sheet of bond paper. But, if I'm sending 12 pages on one item, 3 pages on another item, I separate them bonds. I don't staple or use paper clips, just use the bond paper with the 1040V and separate each item that way.

150:16

Q: state property tax? I have a past due bill about \$10K, two years old. The county recorder sends something in the mail that has the coupons underneath. Is that what you use for the AFV? Doug, yes, you can do an AFV and turn each one into a money order for the amount that is listed, or do a copy of the first and last ones and AFV and turn that into a money order and send it to the IRS. You can do it a number of ways; it's not written in stone and you are the creator. It does have to have a logical sense to it. If you have vouchers to pay property taxes, what would they need to resolve the situation? What can you give IRS at one of the 3 locations to get rid of the debt? You AFV, exempt from levy and so forth and sign your name on it to give them the authority to settle the debt. Write out the money order. However you can do this. if they are going to take action against you on an unpaid bill then make the payment and stay in honor.

Q: you can make a copy and you don't have to send the original? Doug, sure, as long as you give them what they need, which is account numbers, the name of the organization, such as county court house, lending institution, they need to know what it is they are going after. They can use the numbers to find the account to take care of the debt. You only need to put 'copy' on it when you do it multiple times. If you saved a copy be sure to put copy 1, copy 2, etc to distinguish it from the one before it. Send that to the IRS, not to the state, and IRS will clear it through the state.

Q: What about credit card judgments that went through the court? shall I call the court to get the interest on it to get the total? Doug, yes you can do that or contact that the company or attorney who took you to court. unless you want to fight it, just AFV from

anyone who gives it to me. My credit report showed the original company saying I owed \$1400 and the collection company that said I owed \$1700 because they added late fees and penalties. I AFV both of them, and technically I paid them twice. The idea is to get rid of the debt. If you have to do it 4 times, through all the parties, take care of it; it only costs postage.

Q: the court is supposed to know how to process the AFV; would you send this to the court? Doug, I have heard people who have done this and I don't know if they sent it to the clerk, the judge or accounting personnel. I would assume the clerk who takes the money would be the one to send it to. I haven't done this and I don't know where they sent it.

Q: if it goes to the IRS, won't it eventually get to the court? Doug, it just depends if you have something you could be arrested for while you are waiting.

Q: I did something wrong because I did an AFV for my mortgage and sent a 28, 90 and 91 and Wachovia sent me a letter and said they do not accept that kind of payment and 'don't resend it.' Doug, you sent AFV and the 28, 90 and 91? Who did you send these to? Caller, I sent it to the pay off department of the lender. Doug, they probably kept them and said you can't do this. then you have to argue with them, teach them, prove you know what you and they are doing. That's too much work. Go straight to the IRS and let them do this; they are content to do so.

160:00

Doug, I have posted the addresses in the chat window online.

Q: I have a bank account that is unincorporated? Can I credit money back to my account for using my debit card? Doug, you want to use AFV to get the money back to your bank account? The only way I can think of is if you do an AFV on your credit card, then put the money in your bank, and then do the AFV on your credit card. That's the only way I think you could do this. Caller, I was going to use the EIN and use the AFV and get the money credited back to me. Doug, it's only designed to take care of your debts.

Q: the way I was taught recently was that the whole thing was too much work. You've given me a basic understanding. So, I don't have to send the bonded promissory note, the 1040V, the form 56, nothing like that? Doug, No. Caller, I just take the voucher, AFV and send directly to the IRS. Doug, yes, be sure to write money order on the AFV statement. You accept the statement with the AFV language and turn the tear off portion, the voucher, into a money order. Send it to one of the 3 offices. There's no way to determine. Just use those 3 particular offices. Caller: what does IRS do with it? Doug, I don't know. All I can say is that my bills went away. I assume they look for the account numbers, pull them and take care of the bills. I can only presume what they do, and I have no idea of what all is involved.

Caller, you don't have to notify your credit card company. Doug, No. let's say you do it wrong, and the company starts a law suit and start a whole chain of events because you keep telling everyone you will take care of it and you don't because of mistakes. Keep

the credit card company, or whomever, out of it. My understanding is that the IRS 'pays' the debt. One man had \$30K plus on child support and did AFV and sent that to one of the 3 addresses. A few weeks ago the mother called them back and was told everything had been paid. They will zero it out, or pay off whatever you indicated. It may take awhile. Keep making your monthly payments. The money order: write "Money order, pay to the United States treasury, write out the amount and put it in numbers, by: sign your name in blue, authorized representative, and SS# without dashes. Do this on the front and endorse it on the back. if there writing on the back, so the AFV on the back also. When the back is blank, you endorse it. Caller, what about the 1099C? Doug, it sounds interesting and I don't know anything about the 1099C.

Q: seems like they are trying to change our money system and they 'kill' the dollar? Doug, will we still have gold and silver backed currency? We have already changed the look and design of the dollar several times. It is still fiat currency, and unless they bring back gold and silver backed currency, there is no change.

Q: 1099C, Jack Smith recommends, as well as creditors in commerce, recommend that you use the back of the social security card and do this in the private rather than the public. What they are doing they are using the asset account rather than the debit account. By doing the back of the social security card (the number) and sending it in private to the CFO that allows you to use your credit that you really have on the private that will help remove the national debt, rather than doing this in the public which adds to it. Do an actual money order to the IRS.

Caller, I think that's part of using the system to reduce the national debt. When we do it your way you are trading one debt for another, like a novation on the debt. Doug, no. because you are trading any debt instrument; your signature is a credit instrument so you are not trading a debt instrument. If you want to use the back of the SS card number, do so. But what I hear over and over, when you send these things to the CFO you have to fight, they are not honoring them and they are being ignored. Once in awhile something gets taken care of, but this is not consistent.

Caller, if you make out the money order, isn't that a debt instrument? Doug, no, it's a credit instrument; it's my signature. Caller, to make out a check is not a debt instrument? Doug, you said a money order. Caller, that's what I'm talking about. Doug, let's make sure we have the language right. Caller, no I'm talking about a money order that you make out in the public to the treasury, isn't that another created debt? Doug, with a money order that I write? No, it's credit. What debt instrument am I using. What bank account did I pull this out of? How did I get FRNs? Where did this debt instrument come from if I write money order on something, a check they sent to me?

Caller, you are not actually making out a money order that say Pay to the treasury? Angela, listen to the first part of the call. Everything is made out to the United States Treasury on the face of the money order as though you are writing a check. If you are trying to pay off the credit card company you are endorsing the back of the coupon part of the statement and saying pay to the order of the credit card company. Is that correct?

Would you use that terminology? Doug, I just sign my name. but if you use that terminology on the back you would say pay to the order of XYZ company, only on the back when you endorse it. On the front of the coupon you write pay to the United States Treasury. The AFV is always deposited to the United States Treasury. Always.

Caller, that's a public transaction. Angela, no it doesn't. You are not using FRNs to pay it. You are using your signature which is on the credit side. They debit your SS or birth account, whatever account it is, they pay off the debt with that. It's a credit transaction and there are not FRNs going into existence by doing it that way.

Doug, I know what Brandon says and he is quoting Jack Smith. This is purely my opinion. Don't bring their stuff in here and don't bring my stuff over there. That just confuses other people. Talk to me about what it is I'm doing. I don't say Ralph, Tim Turner, Winston Shroul all do it such and such way. This is what I have done and what I have had success with. Talk to these other people about their methods, don't talk to me about them. You are bringing in Brandon to this call. Leave his stuff over there and just stick with my information with what I've had success with. You start getting into big debates and confusing the people who are trying to learn this stuff. They will hear that you do something else; I have to repeat myself over and over and people still get it wrong.

178:16: Doug, ask questions, but leave them out. Learn my method if you are talking to me. I won't get into a pissing match with anyone else. This is what I've done and where I've had success. I'm not here to talk about anyone else's methods. I mention information of theirs if it doesn't conflict with my method. I don't use the back of the SS card and I've heard that others do. Occasionally if I think there is something I'm sending in that might present difficulty, I might put that number on there just for kicks. Sometimes I'll put a bond number on there; but usually I don't get into that, because then people trying to learn this will say, I can't do this because I don't have a bond number or I'll have to get a new SS card that has the red numbers on the back. Anyone can use this process as long as they have an SS number on the back.

180:00

Angela, one day in the future, we'll have everyone who has tried different methods and compare notes. Doug, yes, that would be a good learning experience. You can find out what is working. But you don't start out with this with beginners.

Angela: How many times have you used this process? Doug, the first time I had at least 5 different letters and I would say that I have used this 40 or 50 times. Angela, you've had success with all of them? Doug, all except Comcast. It might be a higher number than that if I count the court cases I went online and got the public information for, but I haven't gotten the results back on those yet. It hasn't been long enough.

Q: there was something brought up about liens, correct? You would go to the company or whoever you got the lien on and tell them the process and tell them how to pay the lien. Doug, with my liens, I got the old IRS letters and did the AFV and got the liens

released. Someone else asked about a court case where they sued and won, and they want to show the party how to do this to get paid. You can get a pay off statement from the courthouse and AFV.

Q: if I hold a lien on somebody else, say on me. You would come to me and show me how to do an AFV and send it to the IRS. Then you'd get paid right? Doug, yes, we'd all be happy. I would get paid. That's my understanding. I haven't sued anybody, and done this, so I don't know this to be true.

Q: how about the traffic misdemeanors that people get and have jail sentences attached to them? Do they go away with the AFV. Doug, yes, Caller, it's my opinion everyone is in debtors prison because of a debt. That's the only reason that you are in prison is because of the bonds you didn't know anything about, the bid, performance, payment bonds. Doug, Yes. Caller, they will hit you with disorderly conduct and hit you with jail time. Doug, it isn't immediate on these. You have to have a court date. Caller, right, you usually have 90 days. Doug, do the AFV and send it to the IRS.

One guy got pulled over and got a ticker and gave it to him to sign. He wrote AFV, and signed it. I don't know what else he wrote on it. The cop looked at it and said, do you realize that you just negated my ticket. The driver said yes. The cop wrote a second one. The guy looked at the cop and said I can do this AFV all day long; the cop wrote one more and threw it at him and drove away. He had an unsigned ticket, and now he can AFV and mail it to the court. Indiana is a signature state and people don't understand they can sign it and put without prejudice on there and without recourse, that negates the signature in commerce. Doug, so will a waiver of all benefits and privileges. A cop is a benefit and privilege. You just waived him. And you can I didn't give you power of attorney to do anything on my behalf. All rights reserved will do the same thing. If you understood commerce you could make murder charges go away. That's why you want to be discerning in this process. All we are trying to do exist and we didn't invent this process.

190:48:

Q: have you tried to do this as a creditor? Doug, the AFV, this is the only way you can. We are satisfying the debtor; only the creditor can satisfy the debtor. Have you tried to do this as a debtor? No, a debtor uses debt instrument and a creditor uses credit instruments; you are creating a credit instrument. A debtor is using an inferior instrument. Caller, are either you are Angela self-employed? Angela, yes. Caller, so when you will for services do your clients ever utilize this? Angela, no.

Q: what does the exempt from levy statement mean? Doug, I didn't create this, I just use what others have. This is my guess, if you have levy on there they take the money; if you have exempt from levy, they can't take the money. Charge to the same are words that are on there and I've used them. Is it necessary? I don't know.

Q: HJR192 and public law 73-10. Is this where the verbiage comes from? Doug, yes. Just Google both of these and you'll get lots of hits. Also check title 31 section 5118.

194:09

Q:; if the IRS had an accounts receivable department and an accounts payable department, to which would you send the AFV. Doug, I don't know.

Q: if an individual hasn't filed for 10 years is that going to open up a whole bag of worms on all those returns? Doug, I don't know, I did my AFV and I haven't filed in 7 years and they didn't do anything.

Q: earlier a caller said something that on the AFV there is a difference between the US Dept of the Treasury going to the Fed, and if you stamp it US Treasury it's for the IRS. If I look at a P & L statement or schedule C 1040 it says right on it, Department of Treasury, Internal Revenue Service. If Dept of treasury is on my stamp, will that make a difference? Doug, I have used both and have not seen it make a difference. The US Dept of treasury, would that be part of the republic? Caller, I'm a little confused. Doug, here's my point. That's part of the republic and it's asleep. Who has taken control? The Department of Treasury of the democracy. Treasury Dept, US Department of treasury, and Department of Treasury all go to the same place because you have sent it to the IRS. So it's probably synonymous. If you do one method and it's rejected, change it and submit it again.

Q: form 1040 says department of Treasury. Doug, you can use that. They probably won't split hairs over that. If you send to IRS and they work exclusively with treasury, it shouldn't matter which way you stated the treasury. Even though your bank account is in your full name, or mine is and it's DOUGLAS SCOTT RIDDLE, I can still do transactions to Doug Riddle. If the make it to Mr. Riddle I can still cash a check. They are all the same guy. If you know you have done everything properly and you sent it to the proper place, then try to change the language of how you stated the treasury.

Q: cover letter or instruction letter to the IRS, should we send one with the AFV? Doug, if you send a check or money order the traditional way, would you send a cover letter telling them what to do? I don't. I did a couple of times and I didn't see any point to it and quit doing it. I fill the stuff out, put it in an envelope and send it off.

Three addresses:

IRS technical support division  
c/o Treasury UCC contract trust  
Internal Revenue Service  
1500 Pennsylvania Ave NW  
Washington, DC 20220

Internal Revenue Service  
Stop 4440 PO Box 9036  
Ogden, Utah 84201

Internal Revenue Service  
Criminal Investigation Division

Box 192  
Covington, KY 41012

Note: it is PO box for Ogden, and it is NOT PO box for Covington. I don't know if it makes a difference if you change that. I don't want to make those small mistakes when I want to have something to take care of.

Notes were left out on Patrick discussing 1099C.

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<http://catsa4v.homestead.com/Douglas-Riddle.html>

Password - methis

Doug Riddle on Angela Stark 18Feb10

AFV: when you have something that doesn't go thru, go from one office to the next.

Doug: make sure they can read what is written. They may get frustrated if you put a different date on the same presentment it'll be a new presentment.

Question: yesterday I got a citation from a police officer for failure to show a proper decal on my car; should I take the form that I got from him, the original, and send it to the IRS. Doug: yes, I would do that. You don't need to put a notice on it. Do the accepted for value on both sides, do the money order on it and endorse the money order. Send that in to the IRS. Not all courts know what to do with these. Some of them do and when they do it's a lot quicker than going through the IRS. You should have 4 signatures on that document if it's one page, front and page with the citation. AFV on both sides, put the money order on it and endorse the back of the money order. Question: I don't need to send a note? Doug: I believe they know what to do with these things. They will contact the court and get the amount and take care of it, or the amount is written on there and take of it. They know the accepted for value.

Caller, the court case doesn't come up until April. How will I know it's paid? Do I call the court and see if it's paid? Doug: yes that's one way. One woman did AFV and sent it into the court. She was afraid she'd be arrested as it was \$300. she went down with \$300 in her pocket at the last minute. When she asked the clerk how much she owed they couldn't find her case in the system. So apparently the AFV wiped it off. Doug: you have until April. Call them up in 3 weeks and find out what is going on; ask for a copy, a bill if the it's still there so you can send two in.

Doug: these are my own opinions. They are for entertainment purposes only and not meant to be legal advice. Just my opinion.

Question: I thought Doug's system was only good for coupons, but a friend said I could do that on the bottom 1/3 of an invoice, and do the money order with the date and the money order language. Write authorized representative with your name on the money order section. Question: I am the sole signatory of a company that I own. So the invoices that come in for the company, I am doing the AFV and sending a letter that I am the authorized representative for the corporation. Doug: you don't need to do all that,



you can just your social security number to pay off the company debt. Caller, this is good for all debt, regardless of the company name or the personal name. Doug: correct. You can do this for your neighbor or your wife, but makes sure it's your information. I am putting without recourse, without prejudice, is that okay. Doug: have you had success with that? Put it on both sides. If you want to use other verbiage do it. The most important thing on there is the accepted for value and the signature. Caller: and I am putting a stamp on the corner of my signature.

Doug: the stamp shouldn't hurt this at all; it's international commerce. I put stamps on mine when I consider it something really important. Caller, I draw a line across where the money order is at the bottom. Doug: I put the money order where it will fit and sometimes it's at the top or in the middle. I may put it in the top and put the AFV on the bottom. I just drop this in the mail. If it's really important, I'll send it certified mail.

Question: can I put multiple things in one envelope. Doug: we don't know what they do at the IRS office. If you don't have luck, do them one at time so if you get the same agent who doesn't know what to do with it, you won't lose the whole batch. It's up to you. Some people send their mortgages to CID and something else to Ogden. If you get frivolous filing letters from Ogden do the AFV and send them to another of the 3 offices.

Question: can you AFV mortgages and equity line of credit? Doug: if it's a debt you should be able to AFV. Question do you have personal experience of any mortgage being set off? Doug: I don't own any property, but I have heard from others who have had success. If there is no response and I sent them on 25<sup>th</sup> of Jan. how long do you wait before you send them out again.. Doug: there is no set rule. I got some hospital bills that I did AFV, and got some a couple of weeks later. I had just sent the first so I didn't send another round. A lot of times I have things accumulating in one envelope.

Question: if I don't hear, and I get a new credit card statement, then I AFV again? Doug: be sure that you keep some of a balance so you don't have the card closed out. You have to be more patient with credit cards. If they get hold of 2 AFV you may end up zeroing out the account and closing the account. Doug: I experimented with a credit card and sent the AFV to the company. It was a letter writing frenzy and after that I sent them all to the IRS. Doug everything I've sent has gone through, except Comcast. There are some things still outstanding and they are about a month old. Everything else has gone through. Question: you said the money order you create that it is all in red and the signature is in blue, but your online example is all in blue. Doug: I've done it all in blue, I've done it all in blue, that's not as important as your signature in blue. Question: do you ever send a cover letter? Doug: no, I did in the past and I quit doing it. I've sent single statements and multiple statements in an envelope.

Question: can I do this on a car lease? The AFV? Doug: car leases, I don't know. What I would do is keep making the payments and do the AFV and see what happens. I don't think anything bad will happen if they don't do the AFV.

Angela: go to the website for some of your questions to be answered.

Question: in regards to name changes, my wife is getting presentments in her old name; Doug use whatever name is on the social security card and sign whatever you want.  
Doug: I put the name I want to use and put the SS number with it and sign it with my signature. Ultimately if they came and asked me who signed it, I would say that I did and this is the number you gave me and I'm the authorized signator.

Question: you think it's a good idea to send it certified so you have created a record?  
It's the start of the administrative process. Doug: if you are having them dismissed then it's moot, especially the frivolous filing letters. Angela: I've been doing this since December 14 and they are going slowly; I've heard other people after that did these in January and got them done with a week and half and some in several weeks. I think they hired new people and they are taking information off the top of the pile instead of first in.

Question: I'm confused as to whether there is a difference in the statement on the IRS debt or credit card debt. Doug: it's all the same statement.

Question: is the AFV only for things that are past due, in collection, or is it for current.  
Doug: the older they are the better as long as it's debt and not a purchase. So a lien or judgment on my credit report could be AFV'd. Doug: I wrote to these on my credit report, did the AFV, and all except HSBC has deleted the information off the credit report. Question: what about court? Doug: when I first started studying this, many would do 'refused to contract' but a lot of people did the AFV and sent it to the court and the problem went away. Question if you use the stamp or thumbprint...Doug: you don't need to do this on every single one; I put it in the lower right hand corner, sign it and date it and put the SSN in the upper left hand corner.

Question: on the money order portion of this process is it suggested to put the account and routing numbers? Doug: I don't use the back information of the SS card, but I know others have used it and had success. Question: on the back of the money order are we putting pay to: and the cable company etc. Doug: I don't, I just sign my name.

Question: I did several presentments on Dec 30. how long do I wait until I do this again, or how do I know if I did it correctly. I only have 2 signatures on mine. Doug: so you have the AFV? Caller, I didn't use a signature on it, but put all my information. On the back I did the AFV. Doug: what I am referring to are court documents. Whenever there is writing on front and back I do the AFV on front and back and each of those get their own signature. Then the money order also has a signature and then you endorse the back of the money order, somewhere on the back near where the money order is on the front. Be sure you sign the AFV language and don't just print your name only. That could cause a problem with their going through.

Question: on the AFV is it a signature and a 'signed name.' Simon Johnson, or AS Johnson. Doug: use the full name. use the middle name with it. Basically the way it appears on the social card. Doug when I got married a few years ago, I took her last name as my new middle name; after we divorced I changed it again to my original name, even though the card does not reflect that. The card says Doug XXX Riddle. I sign it

Doug Riddle. Question: Some people say the SSN creates this; some say if you are legally in the US and has a SSN. Doug: all the people doing this are legals. If you are permanent residents and have the SS card you should be fine.

Question: I am wondering if you can take the money order and put 40 times the amount and if it isn't set off do a 3949? Doug: I wouldn't do a 3949 on anyone at one of the 3 offices where they are making every effort to process them. I don't want to see the employees that have been trained to do this get terminated because of a complaint. Then they have to hire someone new and slow things down. If you want to do that send it to the courts and the companies and someone other than the IRS. Question someone did this thru the San Francisco; Doug I haven't heard enough success from San Francisco to add them

Question: if you have prior issues with IRS should you do this process. Doug: yes, they'll send a bill and you AFV and send it back to them. Question: if you haven't filed and I send statements in and then get IRS letters, frivolous filing etc, ... Doug: you can do the AFV on all the letters and even do the conditional acceptance. Ask them to point out what was frivolous. Doug use the form 843 form on abatement and ask them to provide the information so you don't repeat any mistakes to make it frivolous.

Question: could you give the website and the addresses. Angela: privateaudio.homestead.com and you select Doug AFV and put in the password **methis**.

Question: my father filed for bankruptcy and owns the house and put it under the bankruptcy and he wants to keep the house. A month ago they send a letter offering the option to do a short sale and put the loan balance. Can he AFV the letter? Doug: if I got a letter with a balance, I would AFV and do the money order, endorse the back and send to IRS.

Question: on your website the form you have is different than the chase example you are using. Angela: those are not Doug's; they are someone else's process that happened to go through and it only seemed to work with Chase. Those were not sent to CFO and they were only sent to the return address on the envelope they sent with the statement. Pay to the order of: ..... what endorsement have you seen on the back. Angela: it's on the website. Doug: just sign the back and be done with it, so you don't get it wrong. Just sign the back, don't put any words, don't put any numbers, such as SSN and no other words. Keep it simple. Question: do I need to do GSA forms with a mortgage? Doug: no, but when something is higher value, I might use the stamps on the AFV. I would fire the trustee letter, the revocation of power of attorney with the AFV on a large sum such as a mortgage. In the meantime I would do the AFV and set that off because if they get paid, they don't care about anything else. If you don't have a payoff statement, call and get one. If it's several hundred thousand, send it certified and send it by itself. I would use the stamp. Question: would you send it registered? Doug: I would put it in certified; if it feels more important to you to put registered mail, do it. IRS may not care; all they need is your signature.

Question: what about homeowner's association? Has anyone had success. Doug: I've done letters from credit card collectors and they have no bar codes, and I do the AFV process and send it off to IRS.

Question: have you seen any difference by separating coupons. Doug: I don't do that; I know HJR bonds says to do that. I think you just have to AFV the statement and do the money order and the endorsement on the back.

Question: you have upper lower case on the AFV and I do all upper case? Doug: it doesn't make any difference. Question: does the money have to be in red? Doug: I've done it in blue or red or black. They have gone through. You do the ink in red when there's black ink to interfere. You do the blue signature so you know it's an original.

Question: there's a lawsuit against me/my company and 3 others. Doug: it might take a while but a conditional acceptance is a good way to go. Google this. You could also do the AFV. Look and see what you are accepting...you don't want to accept going to prison. If it's product related do the AFV, then do it on both sides of the court document and sign the money page with the amount to pay and do the money order on it. If there's a lot of pages, don't do all of them. Do the key pages AFV on the key pages and make sure you do the AFV on the money part with the money order.

Question the mortgage in foreclosure, my mother passed away and I'm on the deed. Can I still do the AFV? Doug: you don't have to be on the mortgage, bill, credit card, you can accept it for others; just use your SSN; that's the only requirement. You can accept anyone's bill. You can also do the AFV for the attorney. I would consider doing the revocation of power of attorney. Look on Redemption by Method, Karen Tappert and Jerry Kane. Doug: if you are going to do a lawsuit, make sure your words don't conflict. If you AFV and then you sue them, make sure the AFV was conditional. You could also do a negative averment. If you do a conditional acceptance on a lawsuit, you would have that as a document you submit. Question: I have an order from a judge; Doug: put AFV on both sides, and make sure the court case number is on it and then do the money order on the page with the amount. Always do AFV on both sides of court documents.

Question: if you owe a private loan, with a private lender, can we create an invoice with a bank account number, could we do the AFV? Doug: you can try it, but I don't know if it will be successful. Question: would I use the SSN numbers on the back to pay something off: I did this and it put my balance at zero. Doug: I don't recommend using the back information of the SS card; it's not what I do. I don't even use it as a temporary fix. I don't know what will happen.

IRS form 2848, power of attorney form, when we sign with AFV we sign with living man name, if we do the 2848, we give power of attorney to our real man: Doug: I have no idea; I don't see how it will help because you are already the authorized representative. If people are having difficulty, see if they become successful by doing this.

Go to federal reserve act section 13, title 31 sect 500-313 and 500-314...we are looked upon as bankers. Understand that banking is anyone engaged primarily in the business of

banking or transferring credit. You are authorizing the IRS to transfer the credit to the vendor. Question when you are the authorized agent, and after one calendar year, you have a tally or log sheet, what is your opinion of sending that in and using 1099A and 1099DIV for disbursement back to you? Doug: I wouldn't do that; we are using the process to issue credit and offset the national debt. Will you talk about the 6703 requirement with the 843 form? Doug: I will talk about how I am using it. Caller, under 6703 the secretary of treasury has the burden of proof to meet the requirement of what portion is frivolous. This is under restructuring act of 1998. they have to proof up.

Doug: the abatement form. Get this form off the IRS website. When you do AFV on a presentment and 30 days go by, how long do you wait before you present the statement again? Doug: it depends on what it is. If it is something that they don't care when it closes, at least give it a month. When you do the second one you don't have to do certified return receipt requested. If it's a bill that goes to collection, it's not a problem. I can do the debt elimination/debt validation letter, or I can do the AFV. After 60 days do this the same way; send this to a different address and keep moving around.

Bring the 843.....Doug: I heard people who were getting frivolous filing letters; why not just request an abatement and I had to figure a way to go about that. \$5k is typical on the FF letters. On the first letter I'll do the AFV to one of the 3 addresses even if they say to send it to Fresno. Then because you didn't send it to Fresno they don't know it was settled, so they send another FF; now that one I send certified mail. Now they are starting a pattern. I'll send it to the same address as before or a different address.

Angela: after you have done this twice and I got the 3<sup>rd</sup> FF letter and did another AFV and sent by certified mail. Then I got the form 843 and filled it out and put the period down which will be on the letter they sent you....maybe it will say 2005. I put 1/1/05 thru 12/31/05 and I put the amount in. you have to figure out if it's income, excise, whatever tax.

Angela: so if you did AFV on a credit card and you are doing the 3<sup>rd</sup> one, what kind of tax is that classified as? Doug: I don't know how they classify it. It will probably be a FF letter. If it's a type of tax, I would go with 'gift.' It may say 1040 on the type of tax, and that is considered income tax. Then there's section 5a, interest penalty, I marked the first box, that it was IRS error or delay if they didn't get my AFV. If they don't know it's settled it is an IRS error. Then go to section 6 and pick out which number, you can check 1040, or just check other. If they want specify, just put you don't know. Box 7, explanation, explain why you believe the claim should be allowed and show the computation on line 2; Doug: my line 2 was the amount to be refunded and you want to tell why...don't tell Fresno what you did and why you did it, but they need a reasonable explanation: I put that I didn't trust Fresno because you didn't sign the frivolous letter and there was no ID number; I didn't know who was asking for it.

So, I send it to CID at Ogden, Ky, or Wash. I put that this was already settled. Never use the word PAID. Say it was settled in October, November 15, certified mail xxxxxxxx, etc, and I mailed the 3<sup>rd</sup> on Dec. 7, etc. so I itemize what I did and they have to check on it. They can call CID and ask them if it's been settled and CID will see that it is settled.

You are making it easy for them to track. On the signature, I just put By: sign it and that's it, and date it. You don't have to have By: and authorized representative; they mean the same thing. On the money orders I use both unless I don't have a lot of room. Then I just use By: and sign my name. then date it and send it in. send this abatement form to Fresno and put in abate all future taxes and refund the last 2 penalties. If it totaled \$15K, I want the abatement for \$10K+. don't think that you are going to get that money; you are just putting the claim them. Don't plan on cash back. This is experimental and I don't know how this is going to play out. They're not bugging me anymore so I'm in a good spot.

Abatement form is pretty simple. At the top, I'll cross out one of the terms...abatement or cross out refund. Make it clear for them. Unless they read the box they don't know if this is a claim for refund or abatement. Make it clear by crossing out what the isn't being used for. I'm not expecting to get a refund, but I'm making a request for refund. If they send the money, then I'll send it to Fresno; if they abate it; I'm off the hook; it doesn't matter.

Question: I have an AFV, I have 99-2001 pre authorized transfer with IRS, and I want to do another cover letter...I'm AFV all the offers. Doug: don't send any letters. Just do the AFV and do the form 843 and abate it. Say this has already been settled and if you can remember on or near the date, include that. They can investigate and get off your back. Leave out the cover letter because the 843 is your cover letter. As they keep sending stuff just keep AFV. Doug: if they have a lien filed, then don't do the conditional acceptance, just do the AFV.

If you are using Brandon Adams, Ralph Fisher method, then don't ask me. I know that my method is working. I don't mail things to the company. I mail to IRS. I mail to 3 offices of the IRS. They have all worked for me. I don't know why other people's methods do or do not work. I talked to one woman who has done this for many years but never put the money order on it. You have greater success with the money order. You have to sign the back. There are a lot of things that can go wrong. Make a checklist.

If you keep doing your AFV properly they will keep going through. You have to handwrite the signature and the date. Always handwrite all the signatures on all places on the AFV. It's the actual blue ink wet signature that generates the funds. Don't have the computer write where your signature should be.

Question; when we make the money order at the bottom and endorse the back, and why is the money order payable to US treasury and then we endorse the back. Doug: you are actually endorsing the letter or the coupon they sent and you are the authorized representative. This has worked for me and this is why I do it. If it didn't work for me I wouldn't do it. Your endorsement is your 'real man' signature authorizing them to take the funds out of the account. On the AFV is it a problem to put a statement void where prohibited by law. Doug: if you want to go ahead, but if you have difficulty stop doing it. Angela: It could be putting your private document in the public. It's not on the example.

Question: comment, thank you for doing this. So many people charge so much and you are doing this to help, so thank you...you're amazing. I sent a bunch in 2 weeks ago. Thanks.

Question: last week I sent out 5 of these. I forgot the SS# with the money order, it was in the AFV section, but not on the money order section. Doug: I think you'll be okay, time will tell. I don't think it will be a problem as long as it's on there somewhere. Make sure you do that in the future. Angela: know in your gut what your signature represents. Doug: in this country we have no money. As long as they don't send it back it's a done deal.

We'll schedule another call; sorry we didn't get to the last 16 questions.

#### 2.25.10 Doug call on Angela

Caller, I've been emailing you, and I've been using Doug's way; \$85,000 was paid off. It was a home equity line of credit. He just put AFV, SSN, signed it, and signed off on the back. It took 2 to 3 months and he got a 1099C from the IRS. That is a cancellation of debt. He sent this to Kentucky.

Judy: I'm adding to the \$85,000 AFV: I've talked to this man; his name is Paul and it was his second after he lost his home in foreclosure and they were coming after him for the 2<sup>nd</sup>. He didn't do a money order at the bottom. Angela: it's your signature that does; all the verbiage does this. He's in the credit repair business and he got the 1099C and he was shocked and didn't realize what it meant. He looked on his credit report and the loan had a zero balance. It was written off. I used to own a mortgage company so I understand how these things work. He lives in the San Diego area. He had already gone past the 6 months on the loss of the house. We talked about the right of redemption and whether or not he'll go after the bank for fraud. My wife and I have a number of these going. When you do an AFV to Capitol One for a credit card and it's been sold to the collection agency, who does IRS pay? Doug: I sent to both in my case, the hospital and the collection account. I'm not afraid of 'overdrawing the account.'

Doug: it's important to spread the good word when we hear of success; there are a lot of people out there who need to hear the good news.

Caller: will this work in foreign countries? Doug: I've heard of success in Australia, and I know some people in Canada and United Kingdom are just starting to do this. I know there were some people in Australia who did not have success. Q: this does not work on purchases? Doug: No, if the debt is created then it should work.

Angela: Doug posts a lot to A4V, plus Redemption by Method and other yahoo groups. All the questions are answered in these groups.

Lyn: when a bill is in collections and the AFV is sent to IRS, how do they know who to pay? Doug: that's why you want to send the bill you received so they know who has to be paid. Angela: the original creditor might be on the statement you are AFV to the IRS. Lyn: it's a credit card that went to the collection. Angela: I like to do the conditional acceptance upon proof of claim, sign it and date it. That's usually stops them anyone, and I don't send the debt validation letter at that point. If you get a 2<sup>nd</sup> presentment, you could then do the debt validation letter. Either step will usually get rid of them.

Caller: I have heard of different methods that have worked. Doug: I don't show alternatives, but I say it's fine to do those. I just don't want to confuse people. Caller, I have 135 AFV from November. I'm getting vouchers for being in dishonor. I'm still processing for 2007 and 2008. Is it common for there to be a lag? Doug: I heard a success on HJRbonds today and it was 5 months. They were being garnished and they got their money back. Caller: would you alternate addresses? Doug: I would definitely done that. I have heard some people have had success with federal taxes but others with student loan were told that they did not handle student loans. Don't give up; eventually they'll hire more people or start training people in other offices. Angela: you have to understand it's done. They haven't sent anything back to you. Caller: I had AFV a couple of violations and they sent me back copies. There are resending some of things I have AFV'd. Angela, you have to conditionally accept on proof of claim the instrument was sent to them....you have to do an administrative process on them and send them defaults when they don't respond. There are 22 envelopes right now, and they are re-contracting. I went into court and I said I was the authorized representative. I had to negotiate to get out of there because they kept bringing bailiffs in there. He AFV'd what they did at the court. They have suspended his license. He signed a moving violation AFV and RFV and they still came after him and charged him with a fine for going 5 miles over the limit. Angela: no one said freedom is easy. You don't need a license, does it belong to you or them? Caller: it belongs to them. Angela: do a revocation of power of attorney, send in the license, and registration and state you don't want any part of it.

Caller in Calif: I have a question about a proposed order coming from an IRS attorney that a property be sold and \$225K be taken by the IRS, almost \$300K with fines. It orders that the house be sold and it's like they are focusing more on the sale of the property than the money. Should I just conditionally AFV and state the conditions that I don't accept the sale? Doug: be careful on court cases; you don't want them to interpret that you want to sell off the house to pay the debt. I'd add waive all benefits and privileges (court is a benefit and privilege) and reserve all rights and immunities. Jerry Kane just processes with mortgages. Angela: he has new information on a rider, you can create a rider to the trust deed because you created the document. You can show on that you are appointing new trustees, escrow, make them prove the note. Caller: this was my alleged tax debt and they got a summary judgment and went after my ex wife and want \$220K out of her for my IRS debt. I had done AFV in the early 2000s and didn't have success and didn't try it until Doug's information came along. I did the AFV about 30 days ago and sent it to Washington DC. I did the AFV to the court and they haven't returned it> Doug: did you put stamps on it in the corner? Did you do that on this bill?



Caller: no, I didn't. Doug: do that so you can complain to Berne Switzerland that they violated postal codes. It's pretty powerful to invoke the UPU. Look at Janet Major's website which is the private audio website. All the treaties have been signed in Switzerland. Angela: you can start your conditional acceptance and then just state that it is continued on an additional page. Caller: I have to send this to the court and the US Attorney. Doug: send it to the court and not to the attorney. If you were making payment for settlement you'd send it to the court or the attorney, but not both. Caller: I made payment to the attorney that they had received a bonded promissory note, but they never credited it to the account. Doug: do a 3949a. Caller: I did this. Angela: do a courtesy notice: thank you for acknowledged and accepting my promissory note. Doug: it may be time to counter sue. Caller: the owner out here got a default judgment on the bank, and the bank passed the note to someone else, and they sold the house. Doug: file the case in federal court. Caller: a lot of us are filing in Washington DC and they come back with 12(b) .... Rod Class has a case in Washington DC and it's in a Homeland Security Court. Because of the actions of the attorneys which the judge said was incorrect, the judge moved it to the Homeland Security 'court.' Caller: in Black's Law remedy....exhaust your administrative remedy: it means doing a fault and default. The judge gave someone 90 days to do this. That's why they say they come with 12(b)(6) exhausting your remedy. Doug: are they aware that you sent the promissory note? Caller: the attorney said it wasn't acceptable, but he didn't return it. Doug: name the attorney in the suit. Caller: he's named in the counter claim, and the attorney is no longer in the dept of justice. Doug: name the judge and force him to step down; take this to federal court and name all these people in the case. These people have stolen money, the judge is conspiring to deprive me of my rights and immunities. Caller: we are looking at title 42, RICO, we could roll this into RICO and with 3 felonies on their record, no insurance company will bond them. You can complain about public servants to a board: Caller: we can take this to a reporting board, and if we have 3 affidavits into this board, they will have to step down as they are no longer bondable. Caller: I sent things to IRS with AFV in September and never got anything back. The tax board also got AFV documents and just sent it back. Doug: I'd keep doing the AFV. It's working with me and with many other people. You might try having a friend sign their social security number and name. Maybe you got kicked out of the system. Let someone else submit it. Caller: the court docs are all sent to my wife so I did do an AFV on that on my name and account. Caller: are you familiar with having a UCC filed and all that? Doug: No, you don't have to have this all in. Angela: they've kicked into high gear and need to extract a lot of money out of all of us. Caller: something's happening with CEO's, police chiefs are stepping down. Angela: it could be that they are sweeping out Bush's bunch, and getting in Obama's bunch. Caller: I surrendered my driver's license, I travel; I had DOT as other people out here who are using it without any problems, and they confiscated a Jaguar with the DOT plates. They did put me in jail, and the bench warrant said \$10K and no release, but they let me out really fast, especially after I said I was a whistle blower on an international law suit. Angela: send me an email, we'll get you on a call. [angelastark@ca.rr.com](mailto:angelastark@ca.rr.com)

Caller: I have something here, purchased by 'Robert delVecchio Pension Trust' ; I don't know if you can do an AFV on the certificate. The IRS allegedly pays these companies,

but how do they pay an individual. Angela: they send him a check. Doug: if this is your property take the document out of the county record and do an AFV. Angela, we have a success of an AFV on property tax. Doug: if you screw up on paperwork, I haven't really heard of anything going wrong. They may just discard the improper paperwork. Caller: they own the land for \$1900 and there's a premium with zero interest. Do I just add these and do the AFV? Doug: do the money order and leave it blank. Don't put in the amount, let them do it. Caller: There's certificate of sale and there's no white space and no room to do a money order. Angela: make a poor quality copy of it so that it's really light and then do the money order on that. You can do the money order on top of text. Doug: you could also do this on an 8 ½ by 14 piece of paper. Or just do Angela's idea. Let IRS do the bookkeeping. That's what they do. Angela: they are the ultimate bookkeepers who specialize in collections. Caller: property tax bills come on 8 ½ x 14 paper and there are small coupons. I have done the money order on these coupons. Is it necessary to do it that way, to put a money order on the coupon for each quarter? Angela: yes, each one is a check and they have the specific amounts. Do this in handwriting. They know it's you and your signature and you're not try to get away with anything. Just do you signature in handwriting. Caller: I have a faxed copy of a tax bill. It's on an 8 ½ x 11 sheet. Doug: just total these up or leave the amount blank on the money order. You can do this on an 8 ½ x 14 and do the money order or shrink the document more and do the money order at the bottom. Sometimes I treat the whole document as the voucher and put Money Order at the top. We used to do the AFV and Money Order on the same small voucher from the IRS. Later we experimented and put the AFV on the letter and the money order on the voucher. Caller: do you also do this on the side, and write vertically on the money order? Doug: no, I don't do that. If you had no other choice you might try it, but I have never done that. Caller: the abatement you talked about last week, Angela asked you about a credit card and you were talking about taxes. Do you use the abatement for anything but federal taxes. Doug; this is an experiment and I don't know what they will do with it. I'd stick with the federal taxes because that is what it was designed for. I'm waiting for the results on the one that I've done. Caller: I could do that for a federal tax lien.

Doug: the other couple we just talked to might file the form 843 and use that.

Caller in Ga.: my mother was in assisted living facility; would that be considered an apartment? Doug: I said I wouldn't do an apartment. Where I live is a private agreement and I don't want to risk being thrown out. You can do the AFV, but continue making payments. Caller: she passed away so I owe them. Do I send the statement, or the itemizations. The last one I got had the total amount. Doug: send that one in. Caller: when do you do conditional acceptance and AFV? Doug, I would do the conditional acceptance and waive benefits and privileges, and still AFV for any court cases. I haven't had any court cases since I've been doing this. You have to be careful you don't end up in jail, so reserve your rights and immunities and waive benefits and privileges (such as court and jail time). Just add some extra lines when you do the conditional acceptance. It depends on where you are; as I get more things taken off, I'm more inclined to use the AFV. I just wanted them out of my life. Now that things are being taken care of I am now becoming more picky and do the AFV. Now I feel more like 'how dare you falsify

information?’ Caller: I’m in foreclosure and I did the AFV with the attorney’s letter. Doug: that’s fine. I’ve talked with someone that on foreclosure you can file a suit against them; they cannot proceed while the suit is going on and you file the lis pendens form and you want to subpoena duces tecum and demand they produce the note. Caller: I filed a petition for production of documents and then followed with a Motion to Compel. After that I had to sign a certified letter with copies of the mortgage and notes. Doug: do the subpoena duces tecum for the original and not copies. It’s falsifying court documents to bring in copies there was probably no affidavit that these were true and certified copies. In the meantime do the subpoena. They have already falsified documents once. Caller: it’s been a month. I waited 45 days for them to produce the documents and they sent these by certified mail, but they were the copies. They are playing games and they have committed perjury. All this is going on and it was my mother’s mortgage, and she has passed away. Doug: if anyone complains tell them to get the party they are claiming is injured. Caller: I’m doing this as power of attorney, attorney in fact. Doug: that should be fine if you are taking care of the estate.

Stella: I have a \$290K mortgage that I want to pay (discharge). You said something about putting a stamp and I’m not sure what you were talking about. Doug: do the AFV the way I do everything. Put the money order on it, and endorse the back. It doesn’t matter. Angela: your signature is priceless. Caller: it’s a lot of information and I’m new to it. I know it’ll be a waiting game. If you have lost your house in foreclosure and it hasn’t sold to a 3<sup>rd</sup> party, can you still do the AFV? Doug: are they coming after you for any money? If they are leaving you alone, you don’t have to do the AFV? Caller: I’m trying to help someone else, he’s lost the house, but it hasn’t sold yet. Doug: you can do the AFV and I don’t know how you’d get the house back. Make sure there are no debts on the house; if the bank won’t release the house after the debts have been cleared with the AFV, then go after the bank. Angela: go to the Jerry Kane path and the password is make me and he goes into how to recover on situations you have described.

Caller: I have been sending in the AFV and what I did is put a 3cent stamp on the back and signed my name on the back, and signed ‘without prejudice, without recourse.’ Doug: I haven’t studied ‘without prejudice, without recourse.’ Caller: I did it this way and also your way to see what would happen.

Freeman: when a collection letter and my name is in upper and lower case, that shouldn’t matter? Doug: no it shouldn’t. Caller, what about the dates on judgment that has a different year, such as from 06, to 09. Doug: AFV all of them. Caller, I heard you say on Feb 18, the older it is the better. Doug: that’s what I think. Caller: will the IRS send it back to the court? Doug: they will take care of it, I don’t know how they will send it.

Sarah: I had sent an AFV last week and I have a situation that I don’t get the certified receipts from Washington. In a couple of days Ogden is receiving the documents I send. It’s showing 10 days later that something is still sitting there undelivered for Washington. Utah is receiving things right away. Angela: the blizzard probably slowed things down in Washington. Sarah: after a month when we get a new bill from the credit card

company, how often can we send these? Doug, if you want to keep the credit card open you don't want to inundate them with AFV and it will wipe out all the balances and the credit card might get closed. Give mortgages at least 30 days, but you can do it every 30 days. Caller: do I have to put 2<sup>nd</sup> request. Doug: you might want to number these so it doesn't look like you are trying to counterfeit by printing the same thing over and over. I generally send it to a different office if it hasn't been taken care of in 30 days. I figure they are swamped, so why would I send the same thing to the same department? If they are swamped they'll just be more swamped with the same stuff.

Ks Caller: I have several AFV in that have been there under 2 months. I got a letter from IRS that they have received at the correspondence and they will respond in 45 days. What do you think they are telling me? Doug: I don't know; regardless of what some say, I'm not an agent. I sent the AFV to the 3 offices, and Kansas City sent me the letter they will respond in 45 days.

White Knight: I'm following this and I'm an Australian outside of the US>  
8:42: 8:52 gap

Hathaway: if we try to do this with our mortgages when they are auto deduct from our bank account as a credit line, can we revert back to paper? Angela, check on the site or call them and just tell them you need a paper bill. Doug: you could also print it out while you are waiting for them to send the paper bill. Go ahead and use that until you get the paper ones in the mail. Hathaway: which number do I use? Doug: you exemption ID number, which is the SSN with no dashes. Hathaway: what if that goes on for 6 months and no resolution? Doug: keep doing the AFV; you could send to the company and keep making payments. The company probably will give you flack. Hathaway: can I do this with a credit line, and a mortgage and they all go to the IRS? Doug: yes. Hathaway: how many success stories are there? Doug: in the hundreds. Angela: people clam up when they have success. Just understand what your signature means.

Doug: AFV is what I have used. Conditional acceptances are fine. I don't care if they get paid 2 or 3 times. Now that I'm to the point things are taken care of, and things are getting cleaned up, if I get a collection letter I'm on top of things and I could do the conditional acceptance. Angela: when you deal with a debt collector you have no contract with those people. Do it with the original creditor, and don't do with the debt collector. Do the AFV. Doug: you can still do debt validation or conditional acceptance. When I started I had a lot to clear out and I just wanted to get it all out of my life. With court documents you want to think about what you are doing before you sign it.

Caller: if I had a traffic ticket that went to a collection agency, would I AFV the agency? Doug: you can AFV the conditional acceptance and the debt validation letter. Caller, I just want to pay it. Doug: just send it AFV.

Caller: is Ogden sending the most frivolous filing letters? Doug, I don't know why they are doing, maybe they are stalling, and they are coming from Fresno and Kansas City.

Don't ignore these, you can do AFV, a conditional acceptance, refuse to contract, or write the words rejected and send it back to them. If they send the frivolous letter wanting more money than AFV. Do not send these back to any address but one of the 3 offices. If Fresno sends a frivolous letter, don't send it to Fresno, send it to one of the 3 offices.

Caller: on a \$300K mortgage you can AFV. Is there any difference with the line of credit? Doug: the AFV should work. Caller: how is a cell phone considered a debt? Doug: I don't know but if IRS is discharging, remember there is no money.

Angela: we have a success story: Caller: I've had 2 successes. The first was for a couple hundred dollars. It was on an electric bill. It was Jan and I AFV and I got the Feb bill that had a credit on there for about \$100. This went to the IRS at the Covington office. You could tell they looked and saw what was needed and applied the credit that day; it wasn't just the amount on the money order.

Michelle: B.C.: I've been following several methods for 3 years. I started this one about a year ago and took me awhile to get everything together. I sent in my first AFV to the IRS, Washington, for a presentment, registered mail, on Dec. 29. I don't see anything and now I'm hearing to keep sending it. Doug talked about counterfeiting so I want to be careful about what I keep sending. Do I photo copy and send it again? Doug: mark it as a copy, put numbers on it, have a different date, switch the angle on the 45 degrees. Put distinguishing marks to make it different. What if one copy goes to 2 IRS offices and then to CRA. Will my account get messed up? Doug: don't worry about that. If they send another letter asking for 'money' then AFV that. Michelle: on the website there was Citibank, and that was removed. Angela: I removed it because it was causing too much confusion. I'll do another web page and call it 'other methods.' It just caused way too much confusion, so just keep watching the website.

Craig: my wife and I need some expensive medical treatment and the doctor is trying to work with me on the AFV. They cannot go ahead and put a bill on the books for the amount that it would be. Is there any way you can think of for me to use the AFV and get a bill and AFV? Doug: do you have a credit card? Craig: I don't use them. Angela: it seems that medical bills and college grants go through faster. Doug did a medical bill and got it wiped out. It's a problem....could you get an estimate? Doug: as long as they bill you, then you can AFV. Craig: The girl in the office didn't understand. I just need them to do the form so it will look like a bill. Doug: see if they have a Hill/Burton policy and they bill the government. Craig: don't they have to get the money from the funds? Doug: make them aware that they can use the Hill/Burton fund. If they bill you, you can do the AFV if you were to go the ER. Craig: well, if I could get a letterhead I could write the bill. Maybe I need to see if I could make payments until it clears. Craig: I have a friend who has a dealership, if he would hold the paperwork and I submitted this, could I do this. Doug: is he giving you credit? Craig: he would, I'd leave the car there. Doug: if he gives you credit so that you have a debt. It depends on how he will handle the paperwork. I hear that some people did do this, took the car home, got the coupon book for payments, and did the AFV which they sent for Ogden. When the first payment due, they called the company on what the payment amount would be and they said it

there was no balance due (on a Bentley). Craig: I sent documents to Washington on Feb 6 and they received them on the 11<sup>th</sup>.

Rick: I sent an AFV last week to the credit card company and forgot to endorse the money order on the back. Doug: do another right away, number the new one and be sure to endorse. Send it to a different one. I've never heard anyone has ever been charged with AFV counterfeiting. I just want to make sure that doesn't happen to anyone.

Darrell: what about an AFV on my car with the credit union? I don't have much experience with this. Doug: wait till you have some until you try to buy a house, boat or a car. Make sure you know how to sign it, get the information correctly and send it to the right addresses. Darrell: I've been out of work, I'm worried about losing the car and I owe another 2 years. Doug: don't go out and try to get a new car with the AFV. Once you have taken care of the present debt you can talk about tradeins and more. Darrell: the credit union may let me slide for a couple of months. Should I still carry the monthly payment? Doug, yes. If you make 2 or 3 months payment and the AFV kicks in and the balance is less, you just don't know when there's an overpayment. Angela: let it go. Doug: one individual had a garnishment and there was an overpayment and the IRS sent a check. Darrell: for credit cards, does this need to go to the CFO? Doug: send to the IRS; they are the head bookkeepers and they are a corporation with bylaws. The credit union or credit card company may not have bylaws about the use of commercial paper or no silver or gold; IRS has these bylaws. It makes more sense to go through the IRS. They have the direct line to the Treasury and your prepaid Treasury account. Darrell: when I listened to Jack Smith talk about 10 years ago, I thought he said you had to do the AFV dollar for dollar. Doug: we've learned more since then. They were trying to go through the company and a lot of times they didn't have money orders on them. They may not have had the additional signature. Angela: I remembered Jack Smith saying that: the bookkeepers are there to balance the books. They might not send a check, but put overflow in a side account, or an escrow account. Or it could go back to the treasury.

Texas: you said that people were walking into the San Francisco office and presenting AFV. What did they say? Doug: the first one wanted to send a memorandum to Ogden and the agent asked what they were sending. Then the agent said they could take care of it there...these 2 were tax bills. Then a 3<sup>rd</sup> couple came in and had a student loan. And they wouldn't take care of that in San Francisco.

So. Calif: we are doing AFV and what about associations? Homeowner's association? Doug: I don't know; I see no harm in trying. Angela: as long as you mail it to IRS and it's a debt you can send it in. Doug: so far I haven't seen IRS go after anyone who did it on an improper bill such as Comcast, because you aren't purchasing anything. If they don't agree, they just don't respond. If it's a homeowner's association keep doing the AFV. It's a problem if they put a lien on your home, but you could put an AFV on the lien.

Calif: if we purchase a car, do we need to do the AFV first, or wait and do one payment? Doug: someone waited until they got payment coupons and did AFV on all of them and

turned them all into money order and sent them to Ogden. At the time of the first payment they called to see what they owed and they were told there was no balance. I would have done one amount on the money order, just the total amount.

Doug: they talked today on HJRbonds and talked about the successes people are having. Remember there are thousands of people doing this now. I don't use the 1040V any more and I discovered I didn't need to use it. I just do the AFV with the money order when a money order is appropriate.

Barb: can you tell me how to endorse the back of the money order? Doug: just sign your name, you don't have to put authorized representative with that.

Nonmember: someone called about medical bills; I heard Ralph Fisher talking about it. Sometimes you can talk to their accountants ahead of time. Doug: if you haven't done it yourself then I wouldn't talk about this. If people don't do things properly they could go to jail. have you done this and had success?

9:52 stopped ... returned 9:58: I've submitted for a rehearing and I've sent multiple payments on my foreclosure. Doug: have you used the subpoena duces tecum? It compels them to bring to the court certain items; the original notes, the AFVs you've sent because it says deposit to the US treasury and payable to the US Treasury? If you have kept them the debt is taken care of. If you decided they are frivolous, you made an illegal determination and impersonating an officer of the IRS. They are committing crimes under treasury law. The judge has made a chosen action and converted all liabilities to the defendants as sureties. Caller: this is just over property taxes. Angela: you do the signature in blue so you can tell it's an original copy. Caller: what about putting AFV on the coupon? Angela: is there enough room? Caller: yes, I put it over everything. Angela: all that matters is your signature and your social security number. Angela: I am sending everything certified and registered so that I have what I need if I'm going to do an administrative process. Doug: I talked with someone today who was doing AFV and this was her 4<sup>th</sup> month and she had success on the phone bill and it was wiped out and taken care of.

Stopped 10:07 returned 10:13

Angela: we are all banks; the government has been taking from us all this time. When I sign my name to something it's paid and it's paid better than with AFV. Caller: some people can't believe that this could really be possible. Some people are so indoctrinated they can't get their minds around this. For the people who finally get this to work for them, maybe they aren't coming forward because they are afraid it'll stop working for them or they see how people pounce on them and they aren't sure what happened.

10:15 stopped returned 10:20

Caller: you've had things happen quickly and some in 90 days. Doug: I haven't paid attention how long it takes. I just drop this in the mail and go back and do my home work. Caller: what is the purpose of the postage stamp? Doug: go into the privateaudio.com website and go to Janet's where it she covers this. Also read the

document Postal Power so you can understand. Angela: go to this site and then for Doug's do the password, methis.

Returned 10:45

Question: on Doug's website, I followed his example with my federal tax lien. I made the money order out the same and wrote it in numbers and words. I sent one to S. Carolina dept of Revenue, I put pay to: S. Carolina Dept of Revenue. Doug: did that work? Caller, I sent it to Washington DC and I know they have it but I don't have the green cards back. I only sent it to IRS, but I made the money order out to S. Carolina Dept. of Revenue. Doug: I always put the US treasury. Others do Pay to the order of the company as you did. If it's not working for you, then change it.

10:48 stopped 10:57 returned

Texas: I'm a renter and haven't been able to pay the rent; the land lord isn't a corporation and it might be tricky to get the AFV to work. Doug: I agree. If you know you are going to be evicted there's nothing to lose on doing the AFV. The worst they can do is possibly take you to court (the landlord) and then you could AFV. Caller: If I square up on a document with the landlord, he wouldn't have to sign it. I'm just looking a what it would look like if I did this. I don't need to have my landlord sign it. Doug: do it and then do the AFV. Your landlord should get a check if they have enough information.

Mike: can I use my AFV for someone else's mortgage? Doug: you can AFV for her with your information and then you sign it and you send it in. Mike: what do I need from the mortgage company to do this? Doug: you need a payoff statement that comes thru the mail, internet or that they fax to you. Mike: she has 2 diabetic children and is having trouble with United Health Care on paying claims. I want to do the AFV on this using my number and signature. So I just need the payoff figures from them?

Stopped at 11:10

There are still a couple of calls that didn't make it into the notes. Be sure to fill in the gaps by going to the tape archive.

11:20:

Janet: If you put a 3 cent stamp on the outside of your mail and sign your name on the four corners of the front and back, then you can report them to the UPU if they dishonor. Copy the envelope. If they don't respond back they are in mail fraud. Make sure you use regular stamps and not the postal print out postage on this. The outside of the envelope method is borders, establishing the boundaries for the UPU. Do this on the large manila envelope. IRS is a corporation in 270 countries. Don't do this for something small; if it's a court case with a maritime lien then do this method. If the IRS hasn't moved fast enough for a court situation, and they have to do this in 21 days or less, or you can invoke mail fraud. You sign through each stamp because you are the postmaster. You just want the signature on there and that's it. You can demand immediate mail fraud investigation of court, banks, all the officers, whomever you have involved in what you are sending.



CA is the council and administration and is the enforcement arm of the UPU and they contact Interpol when there is fraud. They work under constitution, under contract trust and you cannot do business around the world without treaty to the UPU. Anything in contract should go into registered mail because that goes under the investigative arm of the UPU. Make a copy that you are using the stamps and not the metered stamp. You have to reserve your constitutional rights when you use metered postage. You participate in commerce and private commerce. Make a copy of the outside of the envelope. Do not use any metered postage on registered mail. If you invoke the UPU they will see that you participated in fraud with the meter postage and postage is supposed to be in real stamps. That's why stamps have real value for collectors. Meter postage has no value in contract or real law, just in equity. Once the letter gets to IRS the return receipt is just showing who signed. It was delivered and that's what is important. It'll cost \$11 or \$12 but if you have a \$75K summary judgment, spend it on the registered mail. I don't ant any missteps with the UPU. You could also write "under UPU obligation". You have noticed them. When I take registered or certified mail, I make them stamp that there was something there that was torn off. That postal clerk is under contract to the UPU. When something on the envelope is cancelled by the postal employee it puts everything into contract under the UPU. Janet had 3 postal workers that had to go to early retirement for tampering with her mail.

See her information on the website mentioned by Angela.