

[Date and Addresses of the top CEO/CFO of the bank or other corporation harassing you and the closest Vicar General. Go straight to the top, carbon copy local yokels if you wish. Send all mail via Registered Mail, restricted delivery, return receipt requested. Include the label number from the red and white Registered Mail label under each address so that you have it included as part of the address. See example.]

Milton Peggerush, CEO

River City Bank and Loan

55 Lakeside Boulevard

Saint Louis, Missouri 34091

Via Registered Mail:

RA 298 339 210 US

Monsignor Jean Baptiste Raynaud

Vicar General

4451 Park Lane, Suite 1100

St. Louis, Missouri 34000

Via Registered Mail:

RA 789 200 678 US

Credit Collection Notice of Dispute

April 9, 2019

This is an attempt to collect a Credit in the amount of \$2,950,345.60 pursuant to Public Law. All information requested and obtained is for the purpose of alleged debt settlement and validation of the existence of actual debt and losses claimed by **River City Bank and Loan**.

I have provided good and adequate proof on the Public Record that I am an American State National by birth and by choice and affirm that I hold no other voluntary office of personhood related to the United States [Municipal] or the United States of America [Territorial]. I was born in **Falls Church, Virginia** in **1954**, and I am a **Virginian** as a result, but was left unaware of certain unconscionable contracts that were foisted off on me and my Mother, seeking to change my political status without my knowledge or consent.

Since becoming aware of this deceit, I have taken all reasonable action possible to properly identify myself on the Public Record and to reclaim my birthright estate and to secure the remedies promised to me by Public Law and by contractual obligation of the chartered Federal Government Subcontractors and their sponsors and in accordance with their Public Policies and their Law of the Sea. I am not an intestate infant decedent and not in any way part of any religious feud or under any private obligation serving to make this Notice and demand for debt validation improper.

The theft of my political identity described above resulted in the accrual of fictitious debt applied in my NAME to an estate trust I was deliberately left unaware of. This debt is brought to me for payment under False Pretense that I am a Municipal CITIZEN of the UNITED STATES and a ward of the Holy See and the Queen of Britain.

Whereupon I address the following to your immediate attention:

On **February 3, 2012**, your institution presented a statement to me, **James Alan Pearson**, addressing a Municipal PERSON: **JAMES A. PEARSON**, and seeking payment from me for an alleged debt; this claim of debt is being challenged and disputed under 15 U.S.C. 1692, et seq. Please furnish me with the following information within the next **ten (10)** days or forever cease and desist all pretenses of indebtedness and stop sending me billing statements.

1. Evidence that the **River City Bank and Loan** used its own funds, currency, capital, money or money equivalent of any kind to pay for any charges on the alleged account;
2. The amount of any actual funds paid by **River City Bank and Loan** out of its own funding as described above to pay for any charges on the alleged account;
3. Evidence that any such funds belonging to **River City Bank and Loan**, other than consumer's notes, were used to pay for charges on the alleged account, proving that **River City Bank and Loan** did not in fact receive something for nothing;
4. Evidence that **River City Bank and Loan** disclosed the above information in their agreement prior to soliciting that the applicant become bound by said agreement;
5. Evidence that as a result of securitization of the initial outstanding balances of the alleged account, **River City Bank and Loan** is holder in due course and therefore can incur a loss or make a valid claim with reference to the alleged account balance. For reference see: http://www.fdic.gov/regulations/examinations/credit_card_securitization/ch2.html and provide evidence that **River City Bank and Loan** has any validated interest in the alleged account at all;
6. A complete Statement of Damages, including each and every such documented loss that **River City Bank and Loan** has incurred under the alleged agreement;
7. Evidence that **River City Bank and Loan** has complied with federal statutes directly or indirectly referenced herein, including but not limited to Section 807 of FDCPA, 15 U.S.C. 1692 et seq., thereby avoiding false, deceptive, or misleading representations or means to present these claims of alleged indebtedness;
8. A complete copy of any insurance claim that has been or is being made by **River City Bank and Loan** related to this alleged account;
9. Evidence that when accounts are overdue, **River City Bank and Loan** does not receive a payoff of the amount due from insurance, whose premiums were unknowingly funded by the presumed upon "borrower";
10. A front and back, complete, true, and correct copy of the alleged signed agreement bearing my signature to establish full and complete disclosure needed to demonstrate validity under all contract law;
11. A true and complete transfer instrument that was used to transfer the "initial outstanding balance" from the alleged account into the Special Purpose Entity (SPE) trust, as described on the FDIC website references above, and elsewhere;

12. A true and complete copy of the Escrow Account transactions related to this alleged debt, including all disbursements made to Third Parties including **River City Bank and Loan**;
13. The name, address, telephone number, email and any other contact information of the **River City Bank and Loan's** CPA Auditor;
14. Competent signed verification by the CPA Auditor that this alleged debt has been or has not been assigned or sold to a Third Party;
15. The name, address, telephone number, email and any other contact information of any Third Party having an interest in this alleged debt which has been sold to them without the knowledge or consent of the alleged "Borrower" by **River City Bank and Loan**;
16. The name, address, telephone number, email and any other contact information of the **River City Bank and Loan's** private insurance company and agent.

If you cannot verify and validate the existence of the alleged debt as requested and required above, what possible right do you have under the Fair Debt Collection Practices Act (15 U.S.C. 1692 et seq) to address me, much less send a letter to my address in the name of corporation, **JAMES A PEARSON**, being operated by a foreign government without my knowledge or consent? How is this anything but mail fraud and constructive fraud seeking unjust enrichment?

"Fraud vitiates the most solemn Contracts, documents and even judgments." --- U.S. versus Throckmorton, 98 US 61, at page 65.

All three major credit bureaus must be immediately informed of this Credit Claim and Notice of Dispute as required by 15 U.S.C. Section 1681s 2(b)C. The False Allegation of Debt and/or Delinquency by **River City Bank and Loan** or any loan servicing agent related to **River City Bank and Loan** or any Third Party having any undisclosed interest sold to them or incurred by them as a result of representations made by **River City Bank and Loan**, is actionable as Defamation of Character and Malfeasance in Violation of the Fair Credit Reporting Act.

Failure to verify and validate the alleged debt within ten (10) days by providing the stipulated information and signatures affirming the nature and status of the account affirms that no further action on the part of **River City Bank and Loan** or any insurer or subcontractor of **River City Bank and Loan** will be taken and constitutes an absolute waiver of any right to collect any alleged debt related to this matter or this alleged ACCOUNT. It also requires that all references to this alleged debt must be expunged from my credit file and a copy of the deletion request must be forwarded to me in settlement of the alleged account.

Please have the responsible bank official read and sign the incorporated affidavit affirming that you have read the agreement, that you understand GAAP, the bookkeeping entries, accounts receivables and deposits, the banking laws, and the Federal Reserve Banks' policies and procedures including Regulation Z pertaining to private property exemptions and are aware of the Credit owed to me and to all American Nationals under Public Law resulting from House Joint Resolution 192.

This is your Notice that I have been the victim of deliberate constructive fraud and that I am not resident in any Municipal District nor within a Federal Territory, not now nor ever seeking or adopting the political status of a United States Citizen nor knowingly acting as a citizen of the United States.

I am demanding the return of the original instrument as the Holder in Due Course within thirty (30) days of this letter and the retirement of any debt related to it. I am interested in verifying the truth regarding your claim that my offset credit was not monetized and that I accrued any indebtedness as the result of the **River City Bank and Loan's** failure as Receiver of my Credit to monetize my signature. My only obligation was to issue the Payment Instrument; all other arrangements and attributions and fees and payments and interest owed are, so far as I have been led to believe, the responsibility of **River City Bank and Loan**.

I have provided the Public Record with verification and authentication of my identity under Common Law and require the prompt assistance of all Federal employees and corporate managers in receipt of federal charters and service contracts as well as those Principals underwriting their activities to perform in Good Faith and to offset any claim of indebtedness related to this account by applying the Mutual Offset Credit Exchange Exemption owed to me and call upon them to properly respect my private status and my private interest in my credit.

This Credit Collection Notice of Dispute is also Notice to Cease and Desist all court actions and offers of sale and false claims of interest in my private credit resources ex parte to the final closing of any loan of my credit to **River City Bank and Loan**, and constitutes a Notice to Cease and Desist telephonic communications alleging the existence of any debt absent the elements of verification and validation set forth in compliance with 15 U.S.C. 1692 et seq, and is actionable under the Telephone Consumer Protection Act, 47 U.S.C. 227.

THIS IS NOT A REQUEST FOR AFFIRMATION THAT YOU HAVE A COPY OF AN AGREEMENT OR COPIES OF STATEMENTS OF ACCOUNT. THIS IS DEMAND FOR PROOF THAT YOU HAVE KNOWLEDGE OF THE FACTS AND THAT THE ALLEDGED CREDITOR PROVIDED ADEQUATE AND EQUITABLE CONSIDERATION AND INCURRED AN ACTUAL FINANCIAL LOSS UNDER THE FULL AND COMPLETE ORIGINAL AGREEMENT. YOU MUST SIGN AND VERIFY THE ATTACHED AFFIDAVIT PURSUANT TO CONTINUING ANY CLAIM THAT ANY DEBT IS OWED TO **RIVER CITY BANK AND LOAN** AT THIS TIME OR ANY OTHER TIME SINCE THE ORIGINAL AGREEMENT WAS INKED. YOUR SIGNATURE ON THE ATTACHED AFFIDAVIT IS YOUR AGREEMENT TO BE HELD 100% COMMERCIALY AND PERSONALLY LIABLE FOR ALL MIS-STATEMENTS AND DAMAGES INCURRED BY THE CREDIT PROVIDER, ME, RESULTING FROM ANY CONTINUED EFFORT TO ALLEDGE FICTITIOUS DEBT AND REFUSE PAYMENT IN KIND.

Notice to Principals is Notice to Agents; Notice to Agents is Notice to Principals.

Sincerely,

Non-negotiable, signed without prejudice, and
with all rights reserved.

See attached Receiver Affidavit to be signed and returned to me at:

James Pearson

8908 Lively Way

St. Louis, Missouri

30929

Please sign and return this affidavit along with the information required for validation of the alleged debt within ten (10) days of receipt to complete your verification process:

Credit Notice Receiver Affidavit

- (1) I, _____ (printed name) hereby affirm that I have received and read the attached Credit Collection Notice of Dispute in behalf of **River City Bank and Loan** and I affirm that I am competent to understand the nature and intent of this communication, that I am empowered to respond in behalf of **River City Bank and Loan**, and that I do understand the terms used and I do acknowledge the return of information required to settle the referenced ACCOUNT under Public Law and 15 U.S.C. 1692 et seq and other pertinent federal statutes;

- (2) I recognize that this Credit Collection Notice of Dispute is an attempt to collect credit owed to a private Benefactor of **River City Bank and Loan**, and I affirm that I am empowered to accept the personal and commercial liability owed by **River City Bank and Loan** for any damage done to the Benefactor as a result of failure to properly identify Parties to agreements facilitated by **River**

City Bank and Loan and any failure by River City Bank and Loan to keep proper validation records related to the monetization and insurance of the Benefactor's signature(s) resulting in the appearance of debt being owed by the Benefactor;

(3) I hereby affirm that I have first-hand knowledge of the agreements and credit arrangements represented by the agreements attached to the referenced ACCOUNT and that I had no prior knowledge of the Benefactor's claim to be owed pre-paid Credit and severance of liability related to this ACCOUNT;

So affirmed this ____ day of _____ in the year _____ by: _____,
an Officer or Official empowered to respond and take action in behalf of River City Bank and Loan.