



NOTICE AND DEMAND FOR LAWFUL MONEY RETURNED TO CUSTOMER

Be it now known to any and all parties forevermore that the PERSON known to others as F _____ has made, and still do make, my demand for lawful money; now, ab initio and nunc pro tunc for any and all dealings and transactions. This demand is made pursuant to law that binds all parties who are under and obligated to recognize the remedy found in Section 16 of the Federal Reserve Act of 1913, now codified at Title 12 United States Code §411. This demand renders Me, my substance, my exclusively held claims and possessions, and any other property or belongings held by Me exempt, immune, and apart from the claim(s) of any parties who bring debt-action in assumpsit against Me and mine from within the false and presumptive notion that I am an admitted and volunteer signature endorser of the Federal Reserve's private credit.

This demand is explicit that all monies presented for deposit into my account at any Federal Reserve bank shall be redeemed for lawful money before deposit. No term of any other contract which seeks to establish that an implicit request to endorse Federal Reserve credit has been made shall supercede this explicit demand, or operate in any way to diminish or otherwise modify any provision contained within this Notice and Demand.

This Notice and Demand is now on and for the lawful record and is within the cognizance of the United States. Any and all parties claiming to preside, act or operate from within that realm are duly advised.

By:

dba: _____

County of Mecklenburg

Executed in Charlotte, North Carolina

On this the 15th day of June, 2012, I do hereby claim and notarize that the above named party appeared before me, was identified, and signed this NOTICE and DEMAND and I duly acknowledge the Execution of the foregoing instrument. Therefore let the same together with stamped certificate and seal be notarized and registered in record as of this date.

WITNESS MY HAND AND SEAL this 15th day of June year 2012.



[Signature]
Signature of Notary Public

my commission expires:

12/30/2012

Return to

Charlotte, North Carolina 28270

June 21, 2012

Bank of America, NC2-108-01-01
7911 Providence Road
Charlotte, NC 28277

RE: Account # 0007 7839 .

Attention: Ms Rac

Please find enclosed a certified copy of my Demand for Lawful Money, now in the public record at the Mecklenburg County Register of Deeds, Instrument #20

This letter is proof of service. Notice to agent is notice to principal and vice versa. Thus demand has been made and you have been noticed of it, which is all that is required to accomplish redemption of Federal Reserve Notes into Lawful Money, pursuant to Title 12 US Code Section 411. Please take whatever actions are necessary in accordance with applicable regulations and your local policies/procedures to annotate your account records to reflect the "lawful money only" character of our transactions with Bank of America.

Any transactions involving the movement of money into or out of the account are made with the intent to handle or receive lawful money only. All future transactions in this account, such as cash withdrawals, cash deposits, check deposits, automatic on-line deposits (including by ACH), monthly payoffs of your bank-issued credit and debit cards, automatic monthly payments to Bank of America, or automatic periodic payments to third parties, and checks written by me/us will be transacted in lawful money.

Should you need anything further from me to complete your records of this transition from a Federal Reserve Note account to a Lawful Money account, please advise me of same in writing.

Your prompt attention to this matter is appreciated.

Sincerely yours,

02.18

Lawful money

July 6, 2012

Charlotte, NC 28270

Dear Mr.

We are in receipt of the purported Notice and Demand for Lawful Money. Please be advised that this document has no legal relevance and, therefore, no action has been taken or is required by the bank. We are therefore returning this document to you and consider the matter closed.

Sincerely,



Bank of America

Banking Center Manager II

Arboretum Banking Center

T (704) 31

F (704) 602-4997



02.16.2013

Bank of America, NC2-108-01-01
7911 Providence Road
Charlotte, NC 28277

RE: Account # 0007 7839 4433

Attention: Mr [REDACTED]

Thank you for your prompt reply to my demand for lawful money. Please note however that you missed the main point of my demand: the text of the Federal statute at Title 12 US Code Section 411 makes Congress's intention quite explicit (They (FRN's) shall be redeemed in lawful money on demand at ... any Federal Reserve bank.) that compliance with the demand is not optional for the bank. Further, should the option to redeem FRN's ever be rescinded, use of Federal Reserve private credit would become mandatory, and the income tax as currently constructed would become unconstitutional. Also, since lawful money is an inelastic currency, it may not be used as reserves for fictional reserve lending, thus you will need to adjust your calculation of reserve balance to exclude the lawful money held in my account. I point out these issues to remind you that your statement that 'this document has no legal relevance' remains incorrect.

Since you are now aware of my demand for redemption in lawful money, which demand includes my explicit statement that no further Federal Reserve private credit will be endorsed, the endorsement signature page which you hold in your records is invalid. Use of this signature to endorse further credit against my expressed wishes would constitute fraud. We need to update this page to document the change from endorsement to redemption. Please send me a blank form of the signature page; I will fill it out correctly and return it to you promptly.

Finally, you received my demand to redeem in lawful money on June 21. Ten business days is adequate time for you to mark the account as 'lawful money only' and adjust your reserve balance calculation program. Thus for tax purposes, I intend to use July 6 as the date on which endorsement of Federal Reserve private credit ended and redemption in lawful money began. Please confirm this date for my records.

Sincerely yours,

02.16.

Bank of America
Arboretum Banking Center
7911 Providence Road
Charlotte, NC 28277

July 26, 2012

Charlotte, NC 28270

Dear Mr. [REDACTED]

We are in receipt of the purported Notice and Demand for Lawful Money. We have also received a second request dated July 15th, 2012, based on our reply. Please be advised that this document also has no legal relevance and, therefore, no action has been taken or is required by the bank. We are therefore returning this document to you as well, and still consider the matter closed.

Sincerely,

Sally Petrell

[REDACTED]
[REDACTED]
Arboretum Banking Center

7911 Providence Rd.

02.18.2013

February 15, 2013

Dear IRS Agent/Auditor:

On June 15, 2012 I filed a Notice and Demand for Lawful Money with the Register of Deeds for Mecklenburg County, North Carolina, listed as Instrument #20 (certified copy enclosed). Letters of Service including certified copies of the demand were sent by certified mail to Bank of America (my checking/savings account) on June 21, 2012; to E*Trade Securities LLC (my US equities trading account) on June 24, 2012; and to Sprott Global Resource Investments, Ltd (my Canadian equities trading account – cleared by RBC Capital Markets, LLC, a US branch of RBC) on July 5, 2012.

After these effective dates, all monetary instruments submitted for collection to any of these banks for my benefit have been redeemed in lawful money of the US per 12 USC § 411 prior to deposit. Since the lawful money of the US is not taxable under current Internal Revenue Code, such monies are considered income from a non-taxable source, and as such should not be reported on IRS Form 1040, which is specifically for reporting taxable income. The enclosed Form 1040 for tax year 2012 is filed per the above interpretation, and is correct to the best of my knowledge and belief.

Since the rules for filing IRS Forms 1099 do not appear to consider the possibility of transactions in lawful money, the amounts shown on these forms will conflict with the amounts reported on my Form 1040. If your agency has developed a preferred method for reporting lawful money transactions so as to address this conflict, I would appreciate being informed of its use.

Sincerely,

02.16.2013