

**NOTICE AND DEMAND**

**NOTICE OF RESCISSION AND DEMAND FOR REFUND  
AND TRIPPLE DAMMAGES FOR FRAUD**

I \_\_\_\_\_ hereby rescind my signature off of all financial/contractual documents pertaining to the property located at \_\_\_\_\_

for reasons of fraud, deception and concealment.

**Factual basis of rescission**

I was not aware that banks invent the credit they lend me and in so doing they harm the public by devaluing the currency. I believed that I was being lent lawful money but in fact it was credit I was purchasing. I was not aware that banks trade the mortgage note (mortgage securities) in order to use the face value of the note as a deposit which then would be leveraged ten fold in the invention of further credit using fractional reserve banking practices. The mortgage company had a fiduciary duty to inform me of these things and they have not. I had been uninformed as to the workings of this mortgage account behind the scenes. I have not been told anything about whether mortgage insurance has been claimed or paid. For damages to me I demand an accounting of the ways in which this contract has been used as a financial instrument and I demand a 3 fold reimbursement payment for damages according to the common penalties for fraud.

The accounting and payment should be composed of all the money which has been earned as a result of this mortgage with- all monies collected / earned by the banks including principle and interest payments. All payments my family has made to these mortgage companies are due back to me as these contracts are hereby void ab initio based upon this rescission of signature as a matter of a principle of contract law. Furthermore, through deception I was led to believe that a dejure government existed which offered fair protection from unscrupulous lending practices. Further I have become aware of a pattern and practice of deception among mortgage companies, mortgage brokers, mortgage agents whereby standard contracts have been circulated among them which mis-define "presentment of the note" in a waiver of presentment. This indicates clear conspiracy and fraud as they have planed before the document was even signed how the note would be traded off, renegotiated and in so doing violating UCC law which indicates that a borrower may demand presentment of the note and if the wet ink signature cannot be presented the borrower has no duty to pay.

I reserve the right to further amend this document.

\_\_\_\_\_  
autograph

\_\_\_\_\_  
date

\_\_\_\_\_  
appellation

\_\_\_\_\_