

**Response to your 3<sup>rd</sup> Party Letter of Treat by Mail.**

*The indictable offense of using the mails for the transmission of threatening matter. 41 Am J1st P O § 111.*

September 02, 2015

From: **Patrick Devine ESTATE**  
c/o 18463 – 208<sup>th</sup> Avenue  
Sigourney, Iowa 52591-8236  
phone # (641) 541-0035

To: **J.C. CHRISTENSEN AND ASSOCIATES, INC.**  
**PO BOX 519**  
**SAUK RAPIDS, MN 56379-0519**

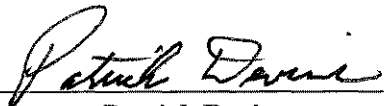
Dear 3<sup>rd</sup> Party Collector,

As I have NO Contract with you, you threatened me by mail and if you precede any further I will see you in Court under CHARGES OF Mail Frauds and Threats.

As of today I have presented a Credit Set-Off Settlement to the “UNIVERSITY OF IOWA HEALTH CARE” for the Full Billing Amount, along with an IRS 1099A in full compliance with the Commercial Banking Laws of 1933. They have 3 days to comply. If they do not settle I will see them; not you in Court and it will be under the attached Document and mail fraud charges.

Thank you for your time and have a nice day.

Honorably yours,

By:   
Patrick Devine,  
ESTATE Banking Fiduciary

JCC Account Number: BKE410

<u>CREDITOR(S)</u>	<u>REGARDING</u>	<u>AMOUNT OWED</u>
UNIV OF IA HOSPITALS & CLINICS	1001210804	1515.00
UNIV OF IA HOSPITALS & CLINICS	1001211590	756.00
		-----
		2271.00

August 26, 2015

Dear Patrick P Devine,

The account(s) listed above have not been paid and has been placed with this agency for collection.

There are many reasons why an account can become delinquent; contact us at 1 866 552 0364 to discuss and review your situation for a plan that will resolve your past due obligation.

We know you realize this is a very serious matter, and hope you will work with us so no further collection efforts are necessary.

To resolve your debt online, please visit us at [www.JCCSecurePayment.com](http://www.JCCSecurePayment.com). Your online account number is 14607881. Most payment options are free with no transaction charges.

CLINT DAVIS 1 866 552 0364

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

You may reach us toll free at 1-800-235-2731

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION AND PAYMENT OPTIONS.

ISDJCCA04 3

Please detach and return the lower portion with your payment.



SDJCCA04  
PO Box 1022  
Wixom MI 48393-1022  
ADDRESS SERVICE REQUESTED

Western Union Quick Collect. Code City: JCC, MN

August 26, 2015

**PLEASE SEND ALL CORRESPONDENCE TO:**

J.C. CHRISTENSEN AND ASSOCIATES, INC.  
PO BOX 519  
SAUK RAPIDS MN 56379-0519



3 669624032

Patrick P Devine  
18463 208Th Ave  
Sigourney IA 52591-8236

JCC Account Number: **BKE410**  
Balance Due: **\$2271.00**

## **Confession and Avoidance** (*VALID in any Court Action against Persons.*)

Definition from Nolo's **Plain-English Law Dictionary**.

A plea, or answer, to a complaint in a civil case, in which the defendant admits the allegations in the lawsuit but alleges other facts that, if found to be true by the trier of fact, will negate the negative effect of the plaintiff's claims. For example, in a few states, a plaintiff who sues over injuries allegedly caused by the defendant's negligence **WILL NOT recover any damages** if the defendant can prove that the plaintiff was in part also negligent (contributory negligence). When a defendant admits having acted negligently, but alleges that the plaintiff was also careless, the defendant has entered a plea of confession and avoidance.

---

In the present United States Commercial Monetary Laws of Persons it is a violation of the just Commercial Monetary Settlement Remedy; that when a BILL is Presented it is a "Contributory Negligence" on the part of the **Biller** in that the SET-OFF process is not also presented to the **One being Billed**. (Endorsement and 1099A to allow the Set-Off of negative Credits Owed by the Biller for the Usage of the Guarantor's Collateral.