

[example only; substitute relevant circumstances particular to you in text below]

[ENTER LETTERHEAD]

UCC 3-501 DEMAND
NOTICE TO PRINCIPAL IS NOTICE TO AGENT;
NOTICE TO AGENT IS NOTICE TO PRINCIPAL

UCC 3-501 DEMAND
(all international and “STATE OF . . .” equivalents)

TO DEBTORS:

TO: [NAME OF BANK], et. al.

C/o: [street address]

Attn. [name]

[email]

[phone / fax]

Attn. [name]

[email]

[phone / fax]

Ref Account Name/Number:

ANNEXES:

[A – Statement of Account [ENTER DATE]]

[B - Security Agreement with UCC Doc/File #]

[C - BANK notice of non-payment due to reporting account frozen]

[D – REPORT OF “STOLEN CARD”]

[E - Notice of Mistake, Demand and Opportunity to Cure, May 1, 2012 (Second Notice too)]

RE: DEMAND FOR INFORMATION

Dear [HSBC Bank USA, N.A., et. al.,]

I am returning your presentment (Annex A) WITHOUT DISHONOR since the presentment is statement that you have acted outside of your authorized role as custodian by refusing to honor my orders of payment without written notice to me and without my consent. Furthermore, the presentment still states you debited my holdings for those amounts under the total “checks/ withdrawals and other subtractions” for the month without explanation of whom they were paid

to. This instrument presented states that HSBC reversed two payments I made without due notice or explanation: [ENTER FACT SPECIFIC FAILURES OF BANK] One payment I made was to my CHASE Credit Card for \$31,991.91 made by e-payment for May 7, 2012; the second payment I made was to [ENTER PAYEE] for \$[ENTER AMOUNT] check #[ENTER #] which HSBC reversed on [ENTER DATE], 2012; furthermore you reported my debit card issued on the above referenced account as “stolen”. (Annex A, C and D). Are you a Holder-In-Due-Course of the above referenced account or any account with the name [ACCOUNT NAME] under UCC 3-302, UCC 3-303, UCC 3-305 or UCC 3-306, or any international or “STATE OF. . .” equivalent? You have sent me an incorrect instrument (Annex A), UCC 3-115 (or international and “STATE OF. . .” equivalent), with which you are trying to induce me by fraud UCC 3-305(a) (or international and “STATE OF. . .” equivalent) to accept, for your benefit.

I am the Secured Party on the above referenced account, established [ENTER DATE OPENED], per your offer that I accepted, which I duly secured, NUNC PRO TUNC, UCC Doc No.[ENTER No.] (See Annex B). I AM RETURNING YOUR UNSUBSTANTIATED PRESENTMENT UNDER UNIFORM COMMERCIAL CODE 3-501(b)(3) (or international and “STATE OF. . .” equivalent) and I DEMAND THAT YOU PRODUCE WITHIN 72 HOURS OF THIS PRESENTMENT the following:

1. Produce proof of claim that you maintain a security interest, public policy UCC 1-201(35), and any and all international and “STATE OF. . .” equivalent, in my private person, property or my funds held in [HSBC ACCOUNT NAMES OR NUMBERS], inclusive of [ENTER ACCOUNT NUMBER] and any accounts with the name [ENTER ACCOUNT NAME] that makes you a Holder-In-Due-Course, public policy UCC 1-201(21) , and any and all international and “STATE OF. . .” equivalents;
2. Produce the agreement permitting you to refuse to honor my payment orders exists that contains my signature? Produce it.;
3. What agreement permitting you to freeze my account exists that contains my signature? Produce it;
4. What agreement permitting you to steal my funds exists that contains my signature? Produce it;
5. What Territorial Application, public policy UCC 1-105, and any and all international and “STATE OF. . .” equivalent, exists that we have agreed upon that contains my signature?
6. I hereby declare and affirm my status as a creation of God, a natural [man/woman], who is free to travel as I choose, and free to use and enjoy my private property as I choose without hindrance or delay;
7. There are grounds for insecurity on my part based on your action and inaction. Therefore, I demand assurances under public policy UCC 2-609, and any international and “STATE OF. . .” equivalent, as to your delegation of authority, UCC 2-210 , and any and all international and “STATE OF. . .” equivalent, to operate in a Union state, in a capacity that

applies to me outside of your authorized capacity as “Custodian” of my funds and property in the above referenced account and “order taker” therefrom;

8. What presumption(s) make you believe that you have authority to refuse my orders of payment?;
9. What presumption(s) make you believe that you have authority to freeze my account?;
10. What presumption(s) make you believe that you have authority to withhold my private funds and property from me?;
11. Produce the negotiable instruments I signed that was payable to you, UCC 3-419 , and any and all international and “STATE OF. . .” equivalent, that would make you a Holder-In-Due-Course in the above referenced HSBC ACCOUNT NAME/NUMBER, to act and present outside of your authorized capacity as “Custodian” and “order taker”, specifically the actions to refuse my orders of payment, freeze my account, present to third-parties that my account is frozen, and withhold my funds and property from me;
12. Which principal are you operating for in this instance? The FEDERAL RESERVE, the UNITED STATES, or the United States of America?;
13. I demand you provide me the identification, inclusive of employee numbers and licenses, who determined that they had the authority and standing to refuse my orders, freeze my account, and/or withhold my funds and property from me;
14. Produce answers and documents with specificity and particularity to each of the above points, signed by pen and ink, UCC 3-401 (or international and “STATE OF. . .” equivalent).

YOU HAVE 72 HOURS FROM RECEIPT OF THIS DEMAND TO COMPLY.

A lack of response on your part means a fault, UCC 1-201(16) (or international and “STATE OF. . .” equivalent) exists, creating fraud through material misrepresentation, which vitiates all forms, contracts, agreements etc., expressed or implied, from the beginning, UCC 1-103 (or international and “STATE OF. . .” equivalent). Your presentments are fraudulent and unconscionable UCC 1-303 (or international and “STATE OF. . .” equivalent) and are discharged, UCC 3-603 (or international and “STATE OF. . .” equivalent) without resort to a commercial tribunal. The United States is a corporation and HSBC BANK USA, N.A. is a corporation and there is NO IMMUNITY for anybody when they deal in commercial paper.

WITH EXPLICIT RESERVATION OF ALL RIGHTS WITHOUT PREJUDICE UCC 1-308 (or international and “STATE OF. . .” equivalent):

A FACSIMILE OR DIGITAL COPY OF THIS ORIGINALLY EXECUTED WRITTEN NOTICE OF MISTAKE, DEMAND FOR RELEASE AND OPPORTUNITY TO CURE SHALL BE LEGALLY BINDING AS AN ORIGINAL AND IT IS EFFECTIVE IMMEDIATELY.

Done and effective this [ENTER DATE], All Rights Reserved Without Prejudice UCC 1-308, all “STATE OF . . .” and international codes and equivalents (“UCC 1-308”):

UCC 1-308 _____

[your name]

C/o [your address (near [your zip/postal])]

PUBLIC NOTARY

STATE OF _____)

COUNTY OF _____)

On [DATE], _____ did personally appear before me, a licensed public notary for the STATE OF _____, and did produce satisfactory evidence of identification that he/she is the person whose signature and initials are affixed to this instrument. Furthermore, he/she did swear under the penalties of perjury under the [COUNTRY], without [STATE / PROVINCE], that he did affix his/her signature to this instrument knowingly, willingly and intentionally.

name

date

[seal]

my commission expires _____