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When Recorded Mail to: ✓ Thomas Michael Hays
c/o 1919 Currant Court
Gardnerville, Nevada 89410

NOTICE OF COMMERCIAL LIEN

Contract #021402-TH-CV-15

Nevada)
) ss
Douglas county)

NOTICE TO AGENT IS NOTICE TO PRINCIPAL
NOTICE TO PRINCIPAL IS NOTICE TO AGENT

I, Thomas Michael Hays, herein "Secured Party", state the facts contained herein are true, correct, complete, and not misleading, to the best of my personal knowledge.

This is timely notice that I accept for value the attached offer, entitled CERTIFICATE OF DISHONOR, from a third party public official witness; AND the offer entitled DEFAULT JUDGMENT - DECISION from three disinterested parties as administrative judges created by the following actual notices (see attached);

Notice of Acceptance and Return of Equity #021402-TH-CV-15
Notice of Fault in Dishonor
Notice of Default and Entry for Default Judgment
Entry for Default Judgment by Affidavit

The attached judgment herein is Secured Party's property exempt from levy, and hereby establishes a valid COMMERCIAL LIEN against John Lawrence, dba Agent CITICORP VENDOR FINANCE, INC., PO BOX 1737, MT LAUREL NJ 08054-7737, for the amount of; \$3,600.00 (THREE THOUSAND SIX HUNDRED DOLLARS).

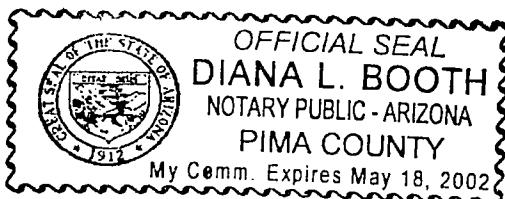
Thomas Michael Hays
Thomas Michael Hays

Arizona)
) ss
Pima county)

ACKNOWLEDGEMENT

As a Notary Public for said County and State, I do hereby certify that on this 17 day of May 2002, the above mentioned appeared before me and executed the foregoing. Witness my hand and seal

Diana L. Booth
Notary Public



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CERTIFICATE OF DISHONOR

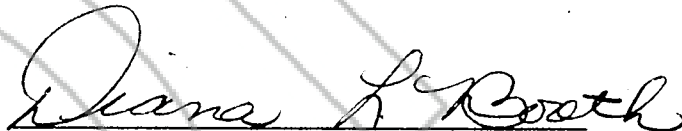
I, Diana Booth, am the notary to whom all communications are to be mailed regarding the contract entitled Notice of Acceptance and Return of Equity in response to Public Account [REDACTED] herein "presentment".

Pursuant to Arizona Revised Statutes 47-3505(b), and Uniform Commercial Code 3-505(b) and 1-202, Notice of Protest is hereby given with Certificate of Dishonor regarding the following:

On February 25 2002, I notarized Thomas Michael Hays presentment to Respondent John Lawrence, dba Agent for CITICORP VENDOR FINANCE, INC., herein "Respondent", located at PO BOX 1737, MT LAUREL NJ 08054-7737, who was given 10 days to respond.

On March 27 2002, Proof of Service shows a Notice of Fault in Dishonor was mailed to Thomas Michael Hays Respondent who was given an additional 10 days to respond.

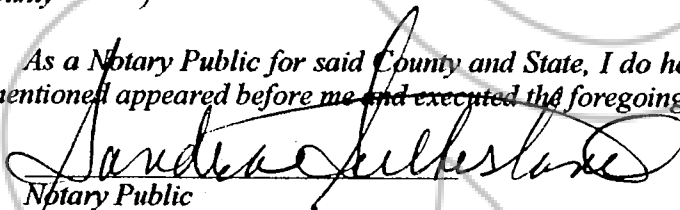
As of this date, no response had been delivered to me, the designated receiver. I interviewed Thomas Michael Hays, whose affidavit is attached to this Notarial Protest. Thomas Michael Hays has stated to me by affidavit that Petitioner has received no response to said Private Counterclaim at any other mailing location. Based on the foregoing information, Respondent has dishonored Thomas Michael Hays presentments by non-acceptance and/or non-performance and have therefore assented to the terms and conditions in said Contract.


Diana Booth, Third Party Witness

Arizona)
) ss
Pima county)

ACKNOWLEDGEMENT

As a Notary Public for said County and State, I do hereby certify that on this 26 day of April 2002 the above mentioned appeared before me and executed the foregoing. Witness my hand and seal:


Notary Public



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PRIVATE ADMINISTRATIVE COURT

Thomas Michael Hays
c/o 1919 Currant Court
Gardnerville, Nevada 89410
Secured Party

John Lawrence, dba
Agent
CITICORP VENDOR FINANCE, INC.
PO BOX 1737
MT LAUREL NJ 08054-7737
Respondent

RE: Account #10749140

Contract #021402-TH-CV-15

DEFAULT JUDGMENT - DECISION

Nevada)
) ss NOTICE TO AGENT IS NOTICE TO PRINCIPAL
Douglas county) NOTICE TO PRINCIPAL IS NOTICE TO AGENT

Based on the attached affidavit entitled "Notice of Entry for Default Judgment" RE: Notice of Acceptance and Return of Equity, hereinafter "Contract", and the evidence attached to said affidavit, all of which has been presented to this panel by Thomas Michael Hays, herein "Petitioner",

JUDGMENT

IT IS THE JUDGMENT OF THIS PANEL that:

1. Petitioner is a Secured Party/Creditor over the property of THOMAS MICHAEL HAYS,
2. On three occasions Petitioner properly noticed Respondent, CITICORP VENDOR FINANCE, INC., herein "Respondents", of a presentment #021402-TH-CV-15 and Respondent's corresponding Fiduciary Duty, and that they properly commenced, continued, and concluded said Contract.
3. Respondent failed to answer or otherwise respond, and therefore stands in agreement with Petitioner.
4. Maxims of law in support of Petitioner's request to this panel are:

An un rebutted affidavit is a judgment in commerce.

In commerce truth is sovereign.

Truth is expressed in the form of an affidavit.

A lien or claim can be satisfied only through rebuttal by counter affidavit 0543227

point-for-point, resolution by jury, or payment.

The proof lies on him who affirms, not on him who denies.

The agreement of the parties makes the law of the contract.

A man's word is his bond.

For truth to be established, it must be expressed.

Silence is agreement.

He who leaves the battlefield first loses by default.

When a party has a duty to speak, his silence equates with fraud.

An accessory follows the nature of his principal.

A contract founded on a base or unlawful consideration, or against good morals, is null.

Sacrifice is the measure of credibility. One who has not been damaged by, given to, lost on account of, or put at risk by another has no basis to make claims or charges against him.

DECISION

THEREFORE, IT IS THE DECISION OF THIS PANEL that the parties have reached the following agreement:

- 1. Respondent has agreed that Thomas Michael Hays is in fact the Creditor in this matter, and has agreed to all of the terms and conditions set forth in the Contract.**
- 2. Respondents, in their private capacity and in their public capacity failed to state a claim upon which relief can be granted, against the property of THOMAS MICHAEL HAYS which is currently pledged as security to the Petitioner.**
- 3. Petitioner has accepted all offers made by Respondent to contract and therefore has undisputed ownership of the Presentment, therefore Respondent's claim is unenforceable ab initio.**

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4. Respondent has agreed to, and now must, forward to Petitioner;
\$3,600.00 (THREE THOUSAND SIX HUNDRED DOLLARS).

Done this 30 day of April, Two Thousand Two.

L.S. [Signature] (SEAL)
disinterested third party, as private administrative judge

L.S. [Signature] (SEAL)
disinterested third party, as private administrative judge

L.S. [Signature] (SEAL)
disinterested third party, as private administrative judge

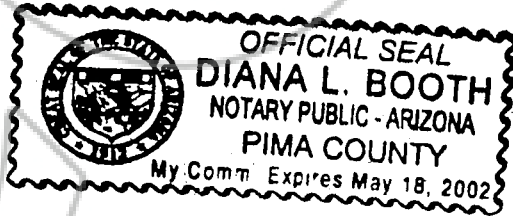
Arizona)
) ss
Pima county)

ACKNOWLEDGEMENT

As a Notary Public for said County and State, I do hereby certify that on this 30 day of April 2002 the above mentioned appeared before me and executed the foregoing. Witness my hand and seal:

[Signature]
Notary Public

May 18, 2002
My Commission Expires



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CERTIFICATE OF SERVICE

CITICORP VENDOR FINANCE
ATTN JOHN LAWRENCE
PO BOX 1737
MY LAUREL, NJ 08054-7737

the papers identified as:

1. NOTICE OF DEFAULT AND ENTRY OF DEFAULT JUDGMENT
2. ENTRY FOR DEFAULT BY AFFIDAVIT
3. BLANK DEFAULT JUDGMENT-DECISION

by depositing them with United Parcel Service in a pre-paid, pre-addressed envelope,
Item # 7000 1670 0009 3364 7579 for Thomas Hays.

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none">■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.■ Print your name and address on the reverse so that we can return the card to you.■ Attach this card to the back of the mailpiece, or on the front if space permits.		A. Received by (Please Print Clearly) <i>Wardwell</i>	B. Date of Delivery <i>4/23/02</i>
1. Article Addressed to: <i>John Lawrence, dba Citicorp Vendor Finance PO Box 1737 Mt Laurel NJ 08054-7737</i>		C. Signature <i>Al Wardwell</i>	<input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee
2. Article Number (Copy from service label) <i>70001670000933647579</i>		D. Is delivery address different from item 1? If YES, enter delivery address below:	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
PS Form 3811, July 1999		3. Service Type <input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes

Domestic Return Receipt

102595-00-M-0952

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CERTIFICATE OF SERVICE

CITICORP VENDOR FINANCE
PO BOX 1737
MT. LAUREL, NJ 08054-7737

the papers identified as:

1. NOTICE OF FAULT IN DISHONOR

by depositing them with United Parcel Service in a pre-paid, pre-addressed envelope,
Item # 7001 1140 0003 0720 5124 for Thomas Hays

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none">■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.■ Print your name and address on the reverse so that we can return the card to you.■ Attach this card to the back of the mailpiece, or on the front if space permits.	A. Received by (Please Print Clearly)		B. Date of Delivery 3-27-02
	C. Signature <i>William Wardwell</i>		<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
1. Article Addressed to: Citicorp Vendor Finance PO Box 1737 Mt Laurel, NJ 08054-7737		D. Is delivery address different from item 1? If YES, enter delivery address below: <input type="checkbox"/> Yes <input type="checkbox"/> No	
2. Article Number (Copy from service label) 7001 1140 0003 0720 5124		3. Service Type <input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

PS Form 3811, July 1999 Domestic Return Receipt 102595-99-M-1789

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CERTIFICATE OF SERVICE

CITICORP VENDOR FINANCE
 PO BOX 1737
 MT. LAUREL, NJ 08054-7737

the papers identified as:

1. NOTICE OF ACCEPTANCE AND RETURN OF EQUITY

by depositing them with United Parcel Service in a pre-paid, pre-addressed envelope,
 Item # 7001 2510 0006 8817 4196 for Thomas Hays

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY								
<ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%;">A. Received by (Please Print Clearly)</td> <td style="width: 30%;">B. Date of Delivery <i>3/11/96</i></td> </tr> <tr> <td colspan="2">C. Signature <i>[Signature]</i></td> </tr> <tr> <td colspan="2"> <input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee </td> </tr> <tr> <td colspan="2"> D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No </td> </tr> </table>	A. Received by (Please Print Clearly)	B. Date of Delivery <i>3/11/96</i>	C. Signature <i>[Signature]</i>		<input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	
A. Received by (Please Print Clearly)	B. Date of Delivery <i>3/11/96</i>								
C. Signature <i>[Signature]</i>									
<input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee									
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No									
1. Article Addressed to: <i>Citicorp Vendor Finance</i> <i>PO Box 1737</i> <i>Mt. Laurel, NJ 08054-7737</i>	3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.								
2. Article Number (Copy from service label) <i>7001 2510 0006 8817 4196</i>	4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes								
PS Form 3811, July 1999 <i>7001 2510 0006 8817 4196</i> 102595-99-M-1789									

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When Recorded Mail to: CITICORP VENDOR FINANCE, INC.
PO BOX 1737
MT LAUREL, NJ 08054-7737

NOTICE OF ACCEPTANCE AND RETURN OF EQUITY

Contract # 021402-TH-CV-15

Payee: CITICORP VENDOR FINANCE, INC.
PO BOX 1737
MT LAUREL, NJ 08054-7737

Nevada)
) ss NOTICE TO AGENT IS NOTICE TO PRINCIPAL
Douglas county) NOTICE TO PRINCIPAL IS NOTICE TO AGENT

I, Thomas Michael Hays, "Creditor", state the facts contained herein are true, correct, complete, and not misleading, to the best of my personal knowledge. I am Creditor for the legal fiction THOMAS MICHAEL HAYS, organization [REDACTED]-6353, herein "DEBTOR" and have PREPAID EXEMPTION. Further, I am Creditor of the UNITED STATES and all sub-Corporations thereof, including CITICORP VENDOR FINANCE, INC..

I received your offer dated February 4 2002, and did not find your check enclosed; therefore as your Creditor, I am accepting your offer and returning (tax return) your money order (Offer) for the sum of \$1,128.70 and with other good and valuable considerations for adjustment and full settlement of this account. Please attach this instrument to your quarterly tax return for use as a tax credit and if your Income Taxes are current, you may receive a refund.

This presentment represents Private Funds (property), in a private account, which is "Pre-Paid" and "Exempt from Levy." This presentment has been registered and delivered by the Public Fiduciary in good faith for consummation and ratification of my contract with the United States (entitled HJR 192 of June 5, 1933) and is directed for priority use for the Republic. Please close this account immediately and make the adjustments for the proceeds, products, accounts and fixtures and all valuable considerations, then provide me with a check **PAY TO THE ORDER of \$1,128.70 to Thomas Michael Hays, as your Creditor for RETURN OF EQUITY.**

EIN [REDACTED]-6353

Closed Account: 122101706 967001765

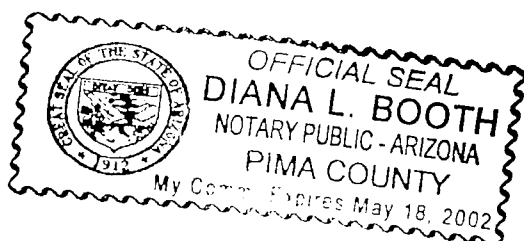
Nevada)
) ss
Douglas county)

Thomas Michael Hays
Thomas Michael Hays
C/o 1919 Currant Court
Gardnerville, Nevada 89410

ACKNOWLEDGEMENT

As a Notary Public for said County and State, I do hereby certify that on this 25 day of February 2002, the above mentioned appeared before me and executed the foregoing. Witness my hand and seal:

Diana L. Booth
Notary Public



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COPY

REQUESTED BY

Thomas Hays

IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2002 MAY 28 PM 4: 11

LINDA SLATER
RECORDER

\$23⁰⁰ PAID K2 DEPUTY

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