



201201040082
Skagit County Auditor

1/4/2012 Page 1 of 4 2:58PM

Grantor:

Susan-Annette:
Hill, All

rights
reserved.

Susan-Annette:
Hill, Cestuique,

Executor-Lender-
Creditor-Beneficiary

NOTICE OF CHOATE LIEN

Grantee: PNE
& all Foreign Agents

**BY THIS CREDITOR, Lender Susan-Annette: Hill
against this Hostage Vessel as Real Property with the:**

TAX ACCOUNT NUMBER 4852-000-109-0000

PARCEL NUMBER P122656

DOMINIUM of the Dwelling

Location: ~1419 Digby Place #109, In this City of this Mount Vernon. In this Territory/state of this Washington republic A.D. 1878.

Property description: Unit 109, Building 2, THE RIDGE AT MADDUX CREEK A CONDOMINIUM, PHASE 2, according to the Amended Declaration thereof April 6, 2005, under Auditor's File No. 200504060078, and Survey Map and Plans thereof recorded April 6, 2005, under Auditor's File No. 200504060077, records of Skagit County, Washington; being a portion of Lot B-12, Maddox Creek P.U.D. Phase 3, according to the plat thereof recorded August 14, 2000, under Auditor's File No. 20008140137, records of Skagit County, Washington
Tax Account No.: 4852-000-109-0000 P122656 with the Sale Price of the \$181,000 [Money of Account].

Notice: This Free-born Woman as the Lender, Bailor, Beneficiary, Cestui que Susan-Annette: Hill, avers to the Right of the Distinction from the private company State Of Washington's Manufactured, SPV SUSAN SANDERSON as the Resulting Trust holding the above described Real-Property. For this Real-Property **IS** with the Acquiring by the Means and Signature of this Lender, Bailor, Beneficiary, Cestui que Susan-Annette: Hill with this Demand for the **Total Transparency** lost through the comingling of the myriad of private-companies.

Important: For This lien is filed under the Truth and Lending Act, Regulation Z, and for the protection of this Consumer under 16 CFR Part 433 under the Consumer Defenses and Claims Rule and/or Holder in Due Course based upon perceived wrongful Manipulation of the Promissory Notes / Credit Applications [Money of Account] and for the Demand of the Title Papers.

For This Choate Lien IS for the Claim against the PNC for the Necessity for the Truth In Lending and for the "Forensic/Securitization Audit" for the Value of the Two Promissory Notes / Loan Applications with the Sum-Value of the 362,000 [Money of Account] and for the Five Years of Monthly Discharge totaling \$82,000 also [Money of Account] with the Sum Total of the \$442,000 [Money of Account]. For This Statement that the Notes / Loan Application [Money of Account], IS with the Supporting-Evidence by the STATE OF MICHIGAN, IN THE CIRCUIT COURT FOR THE COUNTY OF OAKLAND, Certified Case No. 03-047-448-CZ, wherein the Affiant Walker Todd by the Enclosed Affidavit within the above-Case, but herein paraphrased, explains that the Loan Application / Promissory Note are [Money of Account] and in the Conclusion that the Signer of the Note may very well be the Lender and the Bank the Borrower.

For this PNC's "Refusal of the Principal Evidentiary-Documentation IS for alleged Fraud (FRCP 9)" of the PNC and set-forth within This manifesting Claim against the PNC and their Foreign Esquire Agents' Representation. For the Certified-Choate-Lien IS filed within the Skagit County Recorder's Office under the Rule of the ABSOLUTE-NECESSITY for the Claim of the \$442,000 in the [Money of Account] and without the accounting within this Loan Process for the Purchase of the home for the \$181,000 by the [Money of Account]. For the PNC must remember that even the Foreign court d/b/a a private company IS / ARE a court of limited jurisdiction and cannot assume jurisdiction without the filing of the Uncontroversial-Certified-Evidence, such as, the Original unmodified Promissory Note / Loan Application and Title-Papers and other previously DEMANDED EVIDENCE and denied by the PNC.

For the Misprision of Felony with the Willful-Volition with the Knowledge of the Fraud and Title 18 Section 1346, Deceptive Business Practices Are for This Urgent-Necessity of This Choate-Lien for the Protection of this Land as the Hard Asset.

For the PNC and their Foreign Agent Esquires accepted Susan-Annette: Hill's Note and Credit Application (money of Account) in exchange for its own credit (also money of Account) and deposited that credit of the \$362,000 [Money of Account] into an account of the SPV, SUSAN SANDERSON or permutation on the Account, as well as apparently issuing its own credit for 181,000 to an unknown entity for the Account of the SUSAN SANDERSON.

For the Loan Application demands repayment by the \$US dollar Currency, suggesting Money of Exchange with far greater value than alleged Loan of Money of Account. Also, of the greater interest IS the 12 U.S.C. Section 1813 (I)(1) (definition of "deposit" under Federal Deposit Insurance Act).



201201040082
Skagit County Auditor

And MODERN MONEY MECHANICS, page 6. And For example, David H. Friedman, I BET YOU THOUGHT. . . . 9, Federal Reserve Bank of New York (4th ed. 1984) (apparently already introduced into this case), explains that banks create new money by depositing IOUs, promissory notes, offset by bank liabilities called checking account balances. Page 5 says "Money doesn't have to be intrinsically valuable or be issued by government, or be in any special form. . . ." The publication, Anne Marie L. Gonczy, MODERN MONEY MECHANICS 7-33, Federal Reserve Bank of Chicago (rev. ed. June 1992) contains standard bookkeeping entries demonstrating that money ordinarily is recorded as a bank asset, while a bank liability is evidence of money that a bank owes. The bookkeeping entries tend to prove that banks accept cash, checks, drafts, and promissory notes/credit agreements (assets) as money deposited to create credit or checkbook money that are bank liabilities, which shows that, absent any right of setoff, banks owe money to persons who deposit money. . **Cash (money of exchange) is money, and credit or promissory notes (money of account become money when banks deposit promissory notes with the intent of treating them like deposits of cash.** For the Two Promissory Notes / Loan Applications and five Years of payments [Money of Account] are missing Evidence of the Alleged-Fraud and Deceptive Business Practices. For this Choate Lien serves in Law as an Estoppel against the Foreign-Esquire-Agents and PNC attempting of the Foreclosure on this Real Property Interest of this Beneficiary, Bailor, Cestui que Susan-Annette: Hill.

For This Venue of This Free-Born-Woman **IS** through the Consumer Defenses and Claims Act / Holder in Due-Course for the Consumer-Based-Credit Transaction. **For the Inscriber of This Document IS with The Absolute / Ultimate Right, Title, Claim and Defense of This Sealed-Document by the Copy-Right-Copy-Claim.** For the INSCRIPTION **IS** in the Spirit of the Almighty God's Truth in This 4th Day of the 1st Month of the Year 2012 A.D. by This Susan-Annette: of the Family-Hill. For the Foreign-Esquiers-'Belligerent-Zero-Transparency **IS** for the Impossible Vacate of These Paramount-Fact-Claims. Within This Document Undisputable-Truth-Under-Penalty of the Perjury with the Title 28: Section 1746(1) "I declare (or certify, verify, or state) under penalty of perjury under the law of the United States of America that the foregoing is true and correct. Executed on January 4th, 2012.

I, Susan-Annette: Hill Reserve the Right to Amend and improve as other substantial Evidence **IS** by the Manifesting.



201201040082
Skagit County Auditor

Dated: This 4th Day of the First Month in the year Two Thousand Twelve.

FOR THIS SEAL WITH THE THUMBPRINT AND CONVEYANCE

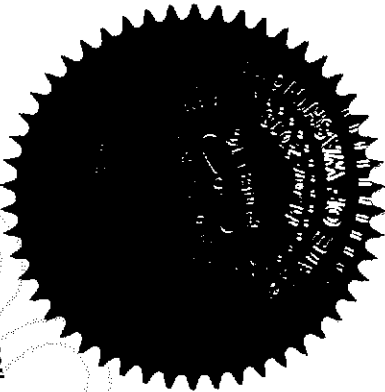
Executor - Lender - Creditor - Beneficiary
Cestui que
Susan-Annette Hill

Executor-Lender-Creditor-Beneficiary-Cestui que
Susan-Annette Hill: Autograph

For this Susan - Annette Hill is with this appearance on this 4 day
of First Month A.D.~2012 for the Authentication by the Autograph of this Creditor
as Witnessed By Me, a Notary Public on this Date.



Notary Public
Whatcom County, State of Washington



With this Commission-Termination date: Nov 7, 2013

Choate Lien

Susan-Annette Hill
11/04/2012
38 USA



201201040082
Skagit County Auditor