



201204300223
Skagit County Auditor

4/30/2012 Page 1 of 14 2:57PM

April 27, 2012

NOTICE OF DEFAULT

Final Opportunity to Cure:

Since not refuted timely or substantively by Recipient, PNC everything stated herein is now accepted by the Recipient, PNC as being factual, true, correct and complete if not timely controverted by superior fact or law.



DEFAULT Answers to 23 Points are supplied below:

SUSAN SANDERSON
/SUSAN A. HILL-SANDERSON or (through a Permutation)-
Resulting-Trusts (Necessity)
:Executor-Office-Bailor-Cestui que-
Susan-Annette: Hill, Non-Domestic
c/o 1419 Digby Place #109
Mount Vernon City
State of Washington [near 98274]

PNC
3232 Newmark Drive
Miamisburg, Ohio 45342
Certified Return Receipt: #7011 1570 0001 6456 3577

*Property Description: Unit 109 Building 2, THE RIDGE AT SAH
MADDOX CREEK, PARCEL P122656*

Cc: ROB MCKENNA, Attorney General
private-company STATE OF WASHINGTON
P.O. Box 40100
Olympia WA 98504
Certified Return Receipt:#7011 1570 0001 6456 3584

S-A:H

- Re: Consumer Loan Number 0005557555
Susan-Annette: Hill, P.S.I.H., Cestui que, Executor
For SUSAN SANDERSON, Resulting Trust
- Re: Property description: Unit 109, Building 2, THE RIDGE AT MADDOX 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
- Re: Northwest Trustee Services, Inc. letter addressed to SUSAN SANDERSON/Susan
Sanderson dated 4/3/2012 regarding Cancellation of Sale.
- Re: Susan-Annette: Hill's Letter of response to Northwest Trustee Services, Inc. Certified
Return Receipt #7011 1570 0001 6455 9211

Attn: MARY BETH ROAR, PNC Agent here-in-after, d/b/a PNC, regarding letter dated November
10, 2011 and still failing to identify both the Bonding Company and FEIN of the PNC in the Utter
Failure of Consideration for the Loan Contract.

For Openers;

**Fact-Claim ~1. For This Executor-Office IS with the Sustaining by the Law of The Necessity. For
the Executor, Bailor, Cestui que Susan-Annette: Hill IS with the Knowledge and Volition for
the Renunciation of the Expatriation from the de jure United States of America and the de
jure State of Washington 1878 / 1889. For the Secret-Expatriation IS through the private
company State Of Washington's Own-Manufactured Title Papers as the SUSAN SANDERSON /
SUSAN HILL-SANDERSON 537568457, hereinafter, "Counterfeit Title Papers."**

Once again for the record, the Ownership of the SUSAN SANDERSON is the private-company
State Of Washington or STATE OF WASHINGTON and is their private company Title, therefore,
with the State as the Gratuitous Bailee IS with the Duty as the Fiduciary-Trustees over the Real-
Property Interests posited within the Resulting Trust, SUSAN SANDERSON.

NOTICE OF DEFAULT

PAGE 2 OF 10

Susan-Annette: Hill



201204300223
Skagit County Auditor

S-A:H

For The Susan-Annette: Hill is with the claim for the Signature and Means for the Promissory Note for the Acquisition of the Real Property Interest that IS / ARE posited into the State Title as all uppercase and therefore as the now-time Resulting Trust. **For the Susan-Annette: Hill, Cestui que, Executor IS with the Signature and the Means for the Tendered Promissory Notes of the Value of 382,000 as Money of Account for the Real Property Interests posited (Not-Pledged) into the State's Title as (SUSAN SANDERSON, Resulting Trust). Failure to address the State's Title SUSAN SANDERSON as the Resulting Trust is with the Bad Faith. Mailing Location: C/o 1419 Digby Place #109, City of Mount Vernon, State Of Washington, [near 98274].**

Since no response, recipient PNC assents to all statements in Fact Claim ~1.

Fact-Claim ~2. You PNC are the Borrower and Susan-Annette: Hill is the Lender. If PNC deposits my money, you are to credit a Demand Deposit Account under the Resulting-Trust Account, so I can write checks and spend my money. In this case you claim my money is your money. Ask a criminal attorney/foreign esquire what happens in a fraudulent conversion of my funds to PNC's use and benefit, without my signature or authorization and then attempt the taking of the Hard Asset (Home) of Susan-Annette: Hill by a fraudulent Foreclosure by the PNC.

PNC your letter dated November 10, 2011 is addressed to the Susan Sanderson as the State's Trust Title (Resulting Trust). Evidentiary-Purpose IS to gain unauthorized action against Trust Assets. This of course is additional First-Hand Knowledge of the PNC's alleged "Bad Faith." Furthermore, a TRUST TITLE/Counterfeit Title Papers is in all caps and you, PNC, are with the knowledge in this now-time from all my previous correspondence to you, that Susan Sanderson / SUSAN SANDERSON is a Resulting Trust Owned by the State. Your letter inside the envelope reads "Dear Susan Sanderson" as if I, Susan-Annette: Hill IS that State Created Title. PNC you are with substantial-Evidence that I, Susan-Annette: Hill am a flesh and blood natural born woman as the One providing both Signature and Means for the Promissory that Made PNC the Borrower without the Certified-Evidence for the Necessary-Standing as a Party with the Interest. Question: Why would an Honest Banker avoid Answering the following **Paramount-Evidentiary Questions and Documentation**, such as:

- 1. PNC what did you lend since A national bank has no power to lend its credit to any person or corporation, or by guaranteeing the debts of another or become an accommodation endorser for another and then Claim to be the Holder-in-Due-Course? *Since no response, PNC assents to the fact that PNC lent me nothing tangible.***
- 2. Is there a distinction between lending Money as opposed to lending Credit? *Since no response, recipient PNC assents that there is a distinction.***
- 3. PNC is not the holder in due course upon merely crediting the depositors account. *Since no response, recipient assents to this fact.***



4. Where PNC did you sign on any mortgage note? If you do not sign a contract – it is null and void. If you will not produce evidence, there is no contract. *Since no response, recipient assents to this fact.*
5. Any false representation of material facts made with knowledge of falsity and with intent that it shall be acted on by another in entering into contract, and which is so acted upon, constitutes 'fraud,' and entitles as the party deceived to avoid contract or recover damages." *Barnsdall Refining Corn. v. Birnam Wood Oil Co. 92 F 26 817. Since no response, recipient assents to this fact.*
6. "Any conduct capable of being turned into a statement of fact is representation. There is no distinction between misrepresentations effected by words and misrepresentations effected by other acts." *Leonard v. Springer 197 Ill 532. 64 NE 301.* ~6. "It is not necessary for rescission of a contract that the party making the misrepresentation should have known that it was false, but recovery is allowed even though misrepresentation is innocently made, because it would be unjust to allow one who made false representations, even innocently, to retain the fruits of a bargain induced by such representations." *Whipp v. Iverson, 43 Wis 2d 166. Since no response, recipient PNC assents to the fact that such recovery cannot be allowed.*
7. Did PNC deliberately Switch / Convert the Money of the Mortgage note as their new Asset, thereby, in the PNC's Utter Failure of Consideration for the Loan Contract, thereby, Obtaining their New Money of Account without investing One-Red-Cent and then Forcing Me to Labor to Re-Pay with Interest on an Alleged Contract that PNC is with the Utter-Failure of Consideration for the Loan Contract? *Since no response, recipient PNC agrees that the Answer is YES.*
8. PNC: produce the bank records to prove you made me the correct Borrower and not the Depositor. *Since no response, recipient PNC assents to the fact that I am the Depositor.*
9. PNC: is the Interest Charged on the Mortgage Note? *Since no response, recipient PNC agrees that Interest is charged on the Mortgage Note.* PNC, did you fraudulently change the Loan into an Exchange? *Since no response, recipient PNC assents to this fact.*
10. PNC, are you expecting the County Court to validate your alleged equity in My Home without returning My Promissory Note and Mortgage Note, therefore, hoping the Court will give you equity in My Home for free. *Since no response, recipient assents to the fact that such remedy would be fraudulent.*
11. A. PNC, by withholding of the Demanded Evidence of the Promissory and Mortgage Note, did PNC sell the Mortgage Note and Promissory Note? B. sell for Cash or an Asset that can be converted to cash and still refuse to loan Me their or other depositors' money or pay the liability it OWES ME? *Since no response, recipient PNC assents to these facts*
12. PNC, did PNC break the Loan Agreement by actually defrauding Mortgage Note, thereby, defrauding Me by not lending a Red-Penny? *Since no response, recipient PNC assents to this fact.*



13. Did PNC deposit the Mortgage Note in an account opened under the TITLE/Counterfeit Title Papers of SUSAN SANDERSON, without My Authorization or Knowledge then withdrawing such funds with a forged signature then claiming the money is the bank property in a Fraudulent Conversion? *Since no response, recipient PNC assents to the facts herein.*
14. PNC, was the Mortgage Note debited (asset) and credited to a Direct Deposit Account (DDA) (liability) and then Issued a Check on this Account, thereby switching the Currency? *Since no response, recipient PNC assents to these factual events.*
15. PNC, is the question within the previous #14 the basis of creating a liability against this Promissory Note Maker? *Since no response, recipient PNC again assents to this fact in Statement 14. Since this appears so, by Default, [if so] to pay this liability PNC must return the Mortgage Note to the Maker as Susan-Annette-Hill. For PNC is avoiding paying the liability it Owes Me, Susan-Annette: Hill, as I provided the Means, Signature, and Labor; PNC's unpaid Bank Liabilities, as new currency to pay PNC what it received for free, the Mortgage Note Maker lost in equity. Since no response, recipient PNC assents to these facts.*
16. PNC, what right does the PNC have to receive the Mortgage Note at no cost in direct violation of the contract they wrote and refused to sign or fulfill? *Since no response, recipient PNC assents to the fact that no evidence exists that such a right has been lawfully established.*
17. PNC, I, Susan-Annette-Hill demand that PNC fulfill the contract and not change the Currency and further demand that PNC deposit My second promissory note to create check book money to end the fraud, putting everyone back in the same position they were, prior to the fraud, in the first place. *Since no response, recipient PNC willingly assents to this Demand.*
18. Is the mortgage note the money you, PNC, are attempting to use to buy My property in the alleged foreclosure? *Since no response, recipient PNC assents to this fact. PNC, did you fraudulently change the Loan into an Exchange? Since no response, recipient PNC assents to this fact.*
19. PNC, are you expecting the County Court to validate your alleged equity in My Home without returning My Promissory Note and Mortgage Note, therefore, hoping the Court will give you equity in My Home for free. *Since no response, recipient assents to the fact that such remedy would be fraudulent.*
20. A. PNC, by withholding of the Demanded Evidence of the Promissory and Mortgage Note, did PNC sell the Mortgage Note and Promissory Note? B. sell for Cash or an Asset that can be converted to cash and still refuse to loan Me their or other depositors' money or pay the liability it OWES ME? *Since no response, recipient PNC assents to these facts*
21. PNC, did PNC break the Loan Agreement by actually defrauding Mortgage Note, thereby, defrauding Me by not lending a Red-Penny? *Since no response, recipient PNC assents to this fact.*



21. Did PNC deposit the Mortgage Note in an account opened under the TITLE/Counterfeit Title Papers of SUSAN SANDERSON, without My Authorization or Knowledge then withdrawing such funds with a forged signature then claiming the money is the bank property in a Fraudulent Conversion? *Since no response, recipient PNC assents to the facts herein.*
22. PNC, was the Mortgage Note debited (asset) and credited to a Direct Deposit Account (DDA) (liability) and then Issued a Check on this Account, thereby switching the Currency? *Since no response, recipient PNC assents to these factual events.*
23. PNC, is the question within the previous #14 the basis of creating a liability against this Promissory Note Maker? *Since no response, recipient PNC again assents to this fact in Statement 14. Since this appears so, by Default, [if so] to pay this liability PNC must return the Mortgage Note to the Maker as Susan-Annette-Hill. For PNC is avoiding paying the liability it Owes Me, Susan-Annette: Hill, as I provided the Means, Signature, and Labor; PNC's unpaid Bank Liabilities, as new currency to pay PNC what it received for free, the Mortgage Note Maker lost in equity. Since no response, recipient PNC assents to these facts.*
24. PNC, what right does the PNC have to receive the Mortgage Note at no cost in direct violation of the contract they wrote and refused to sign or fulfill? *Since no response, recipient PNC assents to the fact that no evidence exists that such a right has been lawfully established.*
25. PNC, I, Susan-Annette: Hill demand that PNC fulfill the contract and not change the Currency and further demand that PNC deposit My second promissory note to create check book money to end the fraud, putting everyone back in the same position they were, prior to the fraud, in the first place. *Since no response, recipient PNC willingly assents to this Demand.*
26. Is the mortgage note the money you, PNC, are attempting to use to buy My property in the alleged foreclosure? *Since no response, recipient PNC assents to this fact.* Further, since the private-company State Of Washington holds the Original Title Papers for the SUSAN SANDERSON, Resulting-Trust, this State's Foreign Agents are the Fiduciary Trustees for the Titled-Property and will Also be a Party to this Quiet Title and **Cancellation of the Mortgage**. Further, I am well aware of the private-company Sheriff's Acts to enforce at gun-point for the Enforcing of the False-Return as the Counterfeit-Papers as the "Unlawful-Detainer as if this were a Land Lord Tenant contract For the Unjust-Enrichment of the Foreign-Agent-Esquires, private-company court as the Pirate-Vessels are amply exposing themselves in these Fraudulent Foreclosures across this Country, and Foreign-Agent-Esquire-Brokerage-Firms as likely Defendants along with PNC and also the potential affect and concerns the ongoing mortgage fraud foreclosure crisis has had upon the title insurance industry. These are the openers in the Claims for the Causes of Action.



Since no response, recipient assents to these statements.

PNC, my demands still stand regarding the Title papers, Promissory note, Mortgage note, etc. as well as the documentation noted below:

- What has transpired regarding the original title?
- Was this loan securitized?
- Who is the actual trustee?
- What are my full rights as a consumer?
- Provide a copy of all trust agreements with this loan.
- If this loan is registered with MERS, state its MIN number.
- Names of the members of the foreclosure committee.
- Name of the President of PNC Mortgage and his Bond Number.
- Regarding Routh Crabtree Olsen attorneys/firm, foreign agents, esquire and 3rd party debt collectors, I demand bar card and FEIN numbers.
- The Original Promissory Note and in whose possession? (Presenting in the Court a mere copy is tantamount to Fraud.)
- PNC FEIN number and Bonding Agency.
- Is this Bank a mere nominee or Standing as a True Creditor?
- Is this Movant an actual bona fide Trust with Foreclosure Powers?
- Provide a copy of all trust agreements with this loan.
- If this loan is registered with MERS, state its MIN number.
- **In addition, the original Title papers.**

Remember PNC, "The doctrine of ultra vires is a most powerful weapon to keep private corporation within their legitimate sphere and to punish them for their breach of their corporate charter(s). . ."

Bank of New York v. SINGH - Judge KURTZ 14Dec2007

Bank of New York v. TORRES - Judge COSTELLO 11Mar2008

Bank of New York v. OROSCO - Judge SCHACK 19Nov2007 Citi Mortgage

27 CFR 72.11 - Code of federal regulations defines **Commercial Crimes** as any of the following types of crimes (federal or State): "Offenses against the revenue laws; burglary; forgery; counterfeiting; kidnapping; larceny; robbery; illegal sale or possession of deadly weapons; prostitution (including soliciting, procuring, pandering, white slaving, keeping house of ill fame, and like offenses); extortion; swindling and confidence games; and attempting to commit, conspiring to commit, or compounding any of the foregoing crimes. Addiction to narcotic drugs and use of marijuana will be treated as if such were commercial crime.

NOTICE OF DEFAULT

PAGE 7 OF 10

Susan-Annette: Hill



201204300223
Skagit County Auditor

Larceny. Felonious stealing, taking and carrying, leading, riding, or driving away another's personal property, with intent to convert it or to deprive owner thereof. The unlawful taking and carrying away of property of another with intent to appropriate it to use inconsistent with latter's rights.

The essential elements of a "larceny" are an actual or constructive taking away of the goods or property of another without the consent and against the will of the owner or possessor and with a felonious intent to convert the property to the use of someone other than the owner. Obtaining possession of property by fraud, trick or device with preconceived design or intent to appropriate, convert, or steal is "larceny."

PNC, I believe that you have securitized my note and used my signature and promissory notes without authorization with your alleged deceptive fraudulent practices. You have failed to produce any evidence that you have given value. A mere server, which I believe you are PNC, cannot foreclose. You are not a party of interest. I thought you loaned money but now understand fraudulent bank practices and I believe you may have Securitized My Promissory Note to create Bank-Credit and a bank cannot Lend its Credit. I have no evidence to the contrary and believe none exists.

Referenced and not enclosed with this document - the first four pages of UNITED STATES OF AMERICA ex rel., VICTOR E. BIBBY and BRIAN J. DONNELLY, RELATORS/PLANTIFFS vs. PNC BANK, NATIONAL ASSOCIATION s/b/m with NATIONAL CITY REAL ESTATE SERVICES, LLC s/b/m with NATIONAL CITY MORTGAGE, INC., f/k/a NATIONAL CITY MORTGAGE COMPANY. . . .

I just do not know how trustworthy you are, PNC. When your alleged bank fraud, as well as fraudulent activities of many other banks who have used the same practices, "The banks will be left naked in the wind, revealed as common thieves who never loaned any money and who never purchased an obligation but managed to create an elaborate scheme to steal the homes in derogation of the rights of both investors and homeowners." . . . "modification of the loan with a principal correction would have resulted in a better deal for the investor and the crush of evictions would have been reduced to a trickle because the deals would have been workable – something the original loans never aspired to as a goal, since the originators were after fees for closing not payback on the loans." (Taken from editor's comments by Neil Garfield, Esquire on Dallas v. MERS/BofA)

Since no response, recipient PNC assents to all statements in Fact Claim~2.



Fact Claim ~3. I am now moving for discharge of this debt as I have grossly overpaid for this property.

“Discharge by operation of law is where the discharge takes place, whether it was intended by the parties or not; thus if a creditor appoints his debtor his executor, the debt is discharged by operation of the law, because the executor cannot have an action against himself.” *Co. Litt.* 264b, note1; *Williams, Ex’rs*, 1216; *Chit. Cont.* 714. *Since no response, recipient PNC assents to all statements in Fact Claim~3.*

Fact Claim ~4. I am the natural freeborn flesh and blood woman who provided the Means, Signature, and Labor for the original promissory note of August 2005 for \$181,000 and this was refinanced in May 2007 for \$181,000. This is a total of \$362,000, on or about.

There is also as well PMI insurance and payments on the mortgage for just over five years amounting to \$82,000. This gives a grand total of on or about \$444,000 for the Real-Estate Value of the \$181,000. It appears from the figures that Jesse James was a mere piker. So, Susan Annette: Hill as the likely “Interpleader” is with the consideration as the Real-Party of Interest with the \$362,000 in two promissory notes and 80,000 plus thousands in monthly payment is with this now-time asking Why?

It appears also that the Title Insurance company and PMI must become parties to this Action/Claim. Further, with the Real-Property posited within the Resulting-Trust both the Trustees and this Interpleader as the homeowner should argue that the foreclosing party isn’t the mortgagee and that the lack of a proper transfer of the mortgage to the foreclosing party is the Essential-Evidence.

For the Essential-Evidence of the Home-Owner being seriously harmed and thus with Article III Standing beyond the private-company county courts. “For the Real-Party of Interest is also the Home-Owner and with the Necessity of Right to litigate against the real-parties of interests not the false claimant without the Essential Forensic Evidence as a Real Party of Interest. For the PNC consideration of the burden of proving the right to foreclose that must be placed on the foreclosing party; i.e., if a remote assignee or securitization trustee claims the right to foreclose, it must prove the legal basis for that claim. It cannot be the case that a remote party can claim the right to foreclose, with the property owner then forced to disprove its entitlement to that action.” For the Example, PNC must know that should the private-company-court and counsels as officers of these courts conspire to reduce this Foreclosure Action to the mere arguments of counsel they are dead in the water and subject to sanctions and liability for slander of title and other claims. Note PNC alleged attorney firms misaddressing envelopes. (See enclosure)

For the PNC’s months of denying Paramount Evidence demands, I now use this term as “Pretender” for the lack of proof regarding Title and Void of Evidence as the Creditor



And I allege PNC is merely sneaking into the system to fill the void created by the real creditors (investor/lenders) who perhaps have no need to defend against predatory, deceptive or illegal lending practices especially with the present view of the Sum on or about of the \$444,000 against the original value of the \$181,000. Once again, I have grossly overpaid, therefore I move to discharge.

Since no response, recipient PNC assents to all statements in Fact Claim~4.

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 Inscrubber 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 27th Day of the 4th Month of the Year 2012 A.D. by This Susan-Annette: of the Family-Hill. For the Foreign-Esquires- '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 April 27th 2012.

The signer of this document will always have the ultimate right, title, and defense to this document. I, Susan-Annette: Hill Reserve the Right to Amend and improve as other substantial Evidence IS by the Manifesting as other criminal/fraudulent activity is unveiled.

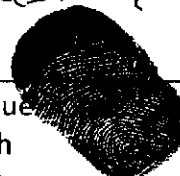
FOR THIS SEAL WITH THE THUMBPRINT AND POSTMASTER TO THIS CONTRACT/LETTER.

Executor- Creditor- Bailor- Cestuique

Susan-Annette: Hill

Executor-Creditor-Bailor-Cestui que

Susan-Annette: Hill: Autograph

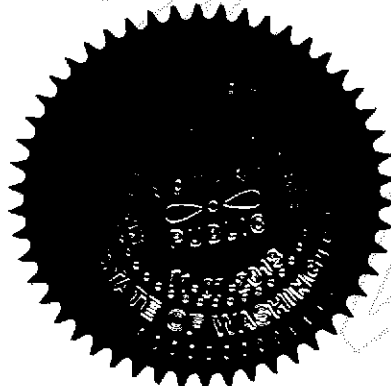


Enclosure: NW Trustee Services Cancellation of Sale Letter dated 4/3/2012

Susan-Annette: Hill's response of Northwest Trustee Services Cancellation of Sale Letter.

For this Susan-Annette: Hill is with this appearance on this 27 day of Fourth Month A.D.~2012 for the Authentication by the Autograph of this Creditor as Witnessed By Me, a Notary Public on this Date.

[Signature]
Notary Public



With this Commission-Termination date: Nov 7, 2013

NOTICE OF DEFAULT

PAGE 10 OF 10



201204300223
Skagit County Auditor



NORTHWEST
Trustee Services Inc.

Jeff Stenman
Foreclosure Manager
Direct: (425) 586-1903
jstenman@northwesttrustee.com

April 3, 2012

Ms. Susan Sanderson
1419 Digby Place Unit 109
Mount Vernon, WA 98274

Re: PNC Mortgage, a division of PNC Bank, N.A./Loan No: 0005557555
Property address: 1419 Digby Place Unit 109, Mount Vernon, WA 98274
Our File No: 7886.23813

Dear Ms. Sanderson:

This letter responds to your correspondence addressed to Northwest Trustee Services, Inc. dated March 26, 2012. Northwest Trustee Services, Inc. has discontinued all foreclosure activities at this time pending further instruction from the servicer, PNC Mortgage, a division of PNC Bank, N.A. The sale that was scheduled for May 18, 2012 has been canceled.

Please contact the servicer at (800) 822-5626 should you have any questions regarding the above loan.

If you have questions unrelated to the servicer, please feel free to contact me.

Sincerely,

NORTHWEST TRUSTEE SERVICES, INC.

By: 

Jeff Stenman
Foreclosure Manager



201204300223
Skagit County Auditor

4/30/2012 Page 11 of 14 2:57PM

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

SA

SUSAN SANDERSON
/SUSAN A. HILL-SANDERSON or (through a Permutation)-
Resulting-Trusts (Necessity)
:Executor-Office-Lender-Cestui que-Bailor Susan-Annette: Hill, Non-Domestic
c/o 1419 Digby Place #109
Mount Vernon City
State of Washington [near 98274]

April 23, 2012

Certified Return Receipt # 7011 1570 0001 6455 9211

N.W. Trustee Services
13555 S.E. 36th Street
Suite 100/P.O. Box 997
Bellevue, WA 98006

Attn: Jeff Stenman

I, Susan-Annette: Hill as Executor, Cestui que is in receipt of your letter dated April 3, 2012 stating you, NWTS, have "discontinued the foreclosure activities at this time..." This, of course, is addressed to Susan Sanderson/SUSAN SANDERSON, which is a STATE TITLE AND THEREFORE A RESULTING TRUST – as stated in previous documentation/letter.

It would appear the recorded sale of the aforementioned property is still scheduled and it is "business as usual" according to the Recording Office of the Skagit County Auditor. You have failed to file your Cancellation of the Foreclosure with the Skagit County Auditor's office/Recorder so...the Skagit County Auditor is not alerted to this Discontinuance of Sale. Is this another deceptive practice from NWTS, I have seen no evidence to the contrary and believe none to exist. Consider updating and verifying to the Skagit County Auditor the current status regarding sale of my property.

I am alerting you NWTS of my continued cheerful labor to challenge your alleged jurisdiction in fraud as I am confident you will pass this information to all involved with BAR card buddies, PNC (your clients) and all mentioned/disclosed/undisclosed in this claim/case. I am requesting NWTS's FEIN number at this time. So far you attorneys have shown no evidence that you are able to foreclose. Again, I am requesting all attorney names and BAR numbers so I know who I am dealing with. This was a wise choice that you cancelled this sale in that you have shown no jurisdiction over this matter of foreclosure, as well as your clients PNC. This is a serious matter, \$444,000 has been absconded and that will not go away. Title papers have not been brought forward to show that there is even a hint of jurisdiction to support your activities in this foreclosure. Your agency must prove jurisdiction, which is legally an essential issue. I, Susan-Annette: Hill, challenge your jurisdiction.



201204300223

Skagit County Auditor

S-A: Hill

Previous demands to PNC that were not addressed:

1. **PNC produce the bank records to prove you made Me the correct Borrower and not the Depositor / Lender. This can be achieved by the Forensic Audit of the Notes.** For This Susan-Annette: Hill IS with the Claim of this Truth and without the Evidence to the Contrary.
2. **PNC, by withholding of the Demanded Evidence of the Promissory and Mortgage Note, did PNC sell the Mortgage Note and Promissory Note for Cash or an Asset that can be converted to cash and still refuse to loan Me their or other depositors' money or pay the liability it OWES ME ?** For This Susan-Annette: Hill IS with the Claim of this Truth and without the Evidence to the Contrary.
3. **PNC, is the question within the previous #14 the basis of creating a liability against this Promissory Note / Loan Application Maker. If so, to pay this liability PNC must return the Mortgage Note to the Maker as Susan-Annette: Hill. For PNC is avoiding paying the liability it Owes Me, Susan-Annette: Hill, as I provided the Means, Signature, and Labor; PNC's unpaid Bank Liabilities, as new currency to pay PNC what it received for free, the Mortgage Note Maker lost in equity.** For This Susan-Annette: Hill IS with the Claim of this Truth and without the Evidence to the Contrary.
4. **PNC, I, Susan-Annette-Hill demand that PNC fulfill the contract and not change the Currency and further demand that PNC submit these Loan Papers to a Forensic Audit and Forensic testing for the undisclosed Securitization of the Loan / Mortgage Notes totaling 362,000 plus the \$82,000 monthly payments.** For This Susan-Annette: Hill IS with the Claim of this Truth and without the Evidence to the Contrary.

Further demands are listed in document to NWTS dated 3/26/2012 Certified Return Receipt # 7011 1570 0001 6456 3430. These were not addressed.

Was it an oversight, mistake, or criminal negligence? How many times have NWTS/PNC been given the opportunity to clear this up? Since PNC is claiming to be in a primary position and has failed to identify the title papers, failed to say what has happened to \$444,000 Money of Account against original property value of \$181,000.... what portion of the \$444,000 Money of Account may have gone to the foreign esquire agents....

Your letter of 4/3/2012 and my letter dated 4/23/12 in response to your letter will be filed in the public. More info regarding the alleged fraud of this foreclosure will be manifested in a default with criminal affidavit and filed in to the public.

5-11
4/24/12
3c USA



201204300223
Skagit County Auditor

S.A. Hill

Dated: This 23rd Day of the Fourth Month in the year Two Thousand Twelve.

FOR THIS SEAL WITH THE THUMBPRINT AND CONVEYANCE



Executor-Lender-Creditor-Beneficiary-Cestui que-Bailor

Susan-Annette: Hill: Autograph

Executor-Lender-Creditor-Beneficiary-Cestui que-Bailor

Susan-Annette: Hill: Autograph

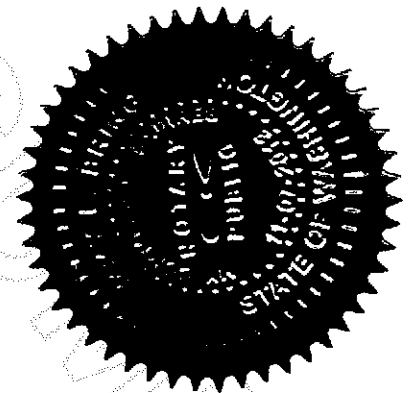
This Notice is superseding valid & controlling until substantively rebutted by superior fact and/or law in writing!

For this Susan Annette: Hill is with this appearance on this 23 day of the Fourth Month A.D.-2012 for the Authentication by the Autograph of this Creditor as Witnessed By Me, a Notary Public on this Date.

[Signature]

Notary Public
Whatcom County, State of Washington

With this Commission-Termination date: Nov 7, 2013



201204300223
Skagit County Auditor