

WHEN RECORDED RETURN TO: Michael L. Pond P.O. Box 407 Stevenson, Wa. 98648
--

DOCUMENT TITLE(S) Notice of (Alleged) Default
REFERENCE NUMBER(S) of Document assigned or released: Auditors File # 2014000123
<input type="checkbox"/> Additional numbers on page _____ of document.
GRANTOR(S): Bradley W. Anderson & Landerholm P. S.
<input type="checkbox"/> Additional names on page _____ of document.
GRANTEE(S): Michael L. Pond
<input type="checkbox"/> Additional names on page _____ of document.
LEGAL DESCRIPTION (Abbreviated: i.e. Lot, Block, Plat or Section, Township, Range, Quarter): Lot 3 of the Mike Pond S/P# 2007166213
<input type="checkbox"/> Complete legal on page _____ of document.
TAX PARCEL NUMBER(S): 0307260010200
<input type="checkbox"/> Additional parcel numbers on page _____ of document.
The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information.

November 21, 2014

Bradley W. Anderson
LANDERHOLM P.S.
805 Broadway, 10th Floor
Vancouver, WA 98666-1086

Re: Notice of (Alleged) Default – Deed of Trust Encumbrance; Auditor's File #: 2014000123

Mr. Anderson,

This responds to your undated letter discussing the FAIR DEBT COLLECTION ACT, the federal body of law places limits on your firm's attempts to collect a debt. Those attempts are defective, procedurally and substantively; they will be vigorously disputed when appropriate, in the proper legal venue.

Your intentional acts have prevented me from being able to effectively address this matter. Your refusal to correct credit reporting to accurately include my payments made, reducing the sum reported to credit bureaus, is egregiously improper. This active refusal on your part has damaged me and prevented access to funding in order to properly address the matter. This misconduct works an estoppel as to any subsequent collection efforts. Your misconduct in credit reporting precludes the collection actions you are now attempting.

For reasons stated in the prior paragraph and other defects with the preparation, service and notification, as mandated under federal collection law, your notice of default will be vigorously challenged. We suggest that you reconsider your present actions and withdraw this defective paperwork.

Sincerely,



Michael Pond

c: Skamania County WA Auditor's File No. 2014000123