

# UNOFFICIAL COPY



0902308259

Doc#: 0902308259 Fee: \$56.25  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 01/23/2009 03:59 PM Pg: 1 of 10

RELEASE OF DOCUMENT # 10  
# 0817905010; # 0736156180;  
# 0736248006

Property of Cook County Clerk's Office

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**Mark: Rodowski (without prejudice) certified mail number 7007 3020 0001 5668 5462**  
**c/o 8404 South New England (non domestic)**  
**Burbank [60459] Illinois**

## NOTICE AND DEMAND

**CODILIS & ASSOCIATES**  
**ATTENTION: DEBT COLLECTOR AGENT**  
**15W030 NORTH FRONTAGE ROAD, SUITE 100**  
**BURR RIDGE [60527] ILLINOIS**

Attn: FAIR DEBT COLLECTOR, Erika Mickalowski:

Please note for your files regarding Case No.: 08 CH 022698 your putative validation as per the attached letter is sufficient under the Fair Debt Collection Practices Act if it is free of fraud. You have failed to confirm my request for validation in full, this is prima facie evidence that CODILIS & ASSOCIATES is in fact a racketeer influenced, corrupt business organization. You are now Violating Multiple Federal Laws.

As soon as practical and reasonable suit will be filed against CODILIS & ASSOCIATES the objectives of a federal district court order dissolving CODILIS & ASSOCIATES and compensating all who have been similarly defrauded by CODILIS & ASSOCIATES treble damages.

CODILIS & ASSOCIATES can mitigate the "RICO" suit by affirming in writing and under penalty of perjury/commercial liability that CODILIS & ASSOCIATES demands to me, to pay CODILIS & ASSOCIATES money is a mistake of fact.

Since I did not hear from CODILIS & ASSOCIATES confirming that, after a careful search, I am not indebted to "WASHINGTON MUTUAL BANK" in a sum of \$203,501.19 I reasonably concluded that CODILIS & ASSOCIATES has acknowledged my right to seek judicial remedy under: Title 18 CHAPTER 96 [18 U.S.C. §1957(f) (1)(2)(3)]... [18 U.S.C. §1962]..[18 U.S.C. §1963]...[18 U.S.C. §1964], Title 18 CHAPTER 63 [18 U.S.C. §1341]...[18 U.S.C. §1344]..[18 U.S.C. §1346].. [18 U.S.C. §1348].. [18 U.S.C. §1349]..[18 U.S.C. §1350(c)(1)(2)], along with.

**§ 1962. Prohibited activities** (a) It shall be unlawful for any person who has received any income derived, directly or indirectly, from a pattern of racketeering activity or through collection of an unlawful debt in which such person has participated as a

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principal within the meaning of section 2, title 18, United States Code, to use or invest, directly or indirectly, any part of such income, or the proceeds of such income, in acquisition of any interest in, or the establishment or operation of, any enterprise which is engaged in, or the activities of which affect, interstate or foreign commerce. A purchase of securities on the open market for purposes of investment, and without the intention of controlling or participating in the control of the issuer, or of assisting another to do so, shall not be unlawful under this subsection if the securities of the issuer held by the purchaser, the members of his immediate family, and his or their accomplices in any pattern or racketeering activity or the collection of an unlawful debt after such purchase do not amount in the aggregate to one percent of the outstanding securities of any one class, and do not confer, either in law or in fact, the power to elect one or more directors of the issuer. (b) It shall be unlawful for any person through a pattern of racketeering activity or through collection of an unlawful debt to acquire or maintain, directly or indirectly, any interest in or control of any enterprise which is engaged in, or the activities of which affect, interstate or foreign commerce.

(c) It shall be unlawful for any person employed by or associated with any enterprise engaged in, or the activities of which affect, interstate or foreign commerce, to conduct or participate, directly or indirectly, in the conduct of such enterprise's affairs through a pattern of racketeering activity or collection of unlawful debt.

(d) It shall be unlawful for any person to conspire to violate any of the provisions of subsection (a), (b), or (c) of this section.

**§ 1964. Civil remedies** (a) The district courts of the United States shall have jurisdiction to prevent and restrain violations of section 1962 of this chapter by issuing appropriate orders, including, but not limited to: ordering any person to divest himself of any interest, direct or indirect, in any enterprise; imposing reasonable restrictions on the future activities or investments of any person, including, but not limited to, prohibiting any person from engaging in the same type of endeavor as the enterprise engaged in, the activities of which affect interstate or foreign commerce; or ordering dissolution or reorganization of any enterprise, making due provision for the rights of innocent persons. (b) The Attorney General may institute proceedings under this section. Pending final determination thereof, the court may at any time enter such restraining orders or prohibitions, or take such other actions, including the acceptance of satisfactory performance bonds, as it shall deem proper. (c) Any person injured in his business or property by reason of a violation of section 1962 of this chapter may sue therefor in any appropriate United States district court and shall recover threefold the damages he sustains and the cost of the suit, including a reasonable attorney's fee, except that no person may rely upon any conduct that would have been actionable as fraud in the purchase or sale of securities to establish a violation of section 1962. The exception

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contained in the preceding sentence does not apply to an action against any person that is criminally convicted in connection with the fraud, in which case the statute of limitations shall start to run on the date on which the conviction becomes final. (d) A final judgment or decree rendered in favor of the United States in any criminal proceeding brought by the United States under this chapter shall estop the defendant from denying the essential allegations of the criminal offense in any subsequent civil proceeding brought by the United States.

**§ 811. Legal actions by debt collectors** (a) Any debt collector who brings any legal action on a debt against any consumer shall—(b) Nothing in this title shall be construed to authorize the bringing of legal actions by debt collectors.

**§ 807. False or misleading representations:** A debt collector may not use any false, deceptive, or misleading representation or means in connection with the collection of any debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section: (1) The false representation or implication that the debt collector is vouched for, bonded by, or affiliated with the United States or any State, including the use of any badge, uniform, or facsimile thereof. (2) The false representation of—(A) the character, amount or legal status of any debt; or (B) any services rendered or compensation which may be lawfully received by any debt collector for the collection of a debt. (5) The threat to take any action that cannot legally be taken or that is not intended to be taken. (9) The use or distribution of any written communication which simulates or is falsely represented to be a document authorized, issued, or approved by any court, official, or agency of the United States or any State, or which creates a false impression as to its source, authorization, or approval. (13) The false representation or implication that documents are legal process. (14) The use of any business, company, or organization name other than the true name of the debt collector's business, company, or organization.

**§ 809. Validation of debts** (a) Within five days after the initial communication with a consumer in connection with the collection of any debt, a debt collector shall, unless the following information is contained in the initial communication or the consumer has paid the debt, send the consumer a written notice containing—(e) The sending or delivery of any form or notice which does not relate to the collection of a debt and is expressly required by the Internal Revenue Code of 1986, title V of Gramm-Leach-Bliley Act, or any provision of Federal or State law relating to notice of data security breach or privacy, or any regulation prescribed under any such provision of law, shall not be treated as an initial communication in connection with debt collection for purposes of this section

This is the only superseding communication you will receive prior to suit.

Sincerely, **Mark: Rodowski**

January 07, 2009

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It is not now, nor has it ever been my intention to avoid paying any obligation that I lawfully owe. In order that I can make arrangements to pay an obligation which I may owe, please document and verify the "debt" by complying in good faith with this request for validation and notice that I dispute all of the alleged debt (the alleged debt has been fully discharged).

1. You have not furnished a copy of the original contract or member agreement redacting my social security number to prevent identify theft and state under penalty of perjury/your commercial liability that your client named above is the present holder in due course of the contract for consumer debt and will produce **the original** for my own and a judge's inspection should there be a trial to contest these matters.

2. You have not produced the account and general ledger statements/books showing the full accounting of the alleged obligation that you are now attempting to collect (under penalty of perjury your commercial liability). Please note that an affidavit which references extrinsic materials can only incorporate the extrinsic materials by reference if the affiant is the party who prepared the extrinsic materials and the extrinsic materials are attached to the affidavit and are signed and dated.

3. You have not identified by name and address all persons, corporations, associations, or any other parties having an interest in legal proceedings regarding the alleged debt, under penalty of perjury/your commercial liability.

4. You have not verified under penalty of perjury/your commercial liability, that as a debt collector, you have not purchased evidence of debt and are proceeding with collection activity in the name of the original maker of the contract for debt. That you are aware as a debt collector you cannot bring a claim.

5. You have verified under penalty of perjury/your commercial liability that you know and understand that certain clauses in a contract of adhesion, such as a so-called *forum selection clause*, are unenforceable unless the party to whom the contract is extended could have rejected the clause without impunity.

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6. You have not verified under penalty of perjury/your commercial liability that you know and understand that credit card contracts are a series of continuing offers to contract and as such are non-transferable.

7. You have not provided verification from the stated creditor that you are authorized to act for them, also provide an invoice of the alleged amount owed (under penalty of perjury/your commercial liability).

8. You have not verified that you know and understand that contacting me again after receipt of this notice without providing procedurally proper validation of the debt (or providing an invoice of the alleged debt, under penalty of perjury/your commercial liability) constitutes the use of interstate communications in a scheme of fraud by advancing a writing, which you know is false, with the intention that others rely on the written communication to their detriment.

**9. Since no verified rebuttal of this Notice has been made in a timely manner (10 days) this Notice will serve as a Judgment against you. This notice will also serve as the document to release/remove/abat/vacate, (with full power of attorney) consent/agreement by means of silence with any and all claims and/or violations herein-stated in the default provision or any other law. There was no rebuttal done in the form of an Affidavit of Truth that rebutted point-for-point. That means it would have been SWORN TESTIMONY and signed by at least two witnesses.**

**Disputing the "debt"**

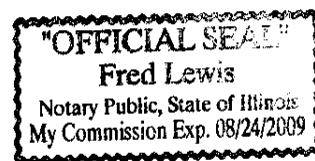


**Mark: Rodowski** (without prejudice) All Rights Reserved

January 07, 2009

Copy to:  
Consumer Response Center  
Federal Trade Commission  
Washington, D.C. 20580

CC: CODILIS & ASSOCIATES  
ATTENTION: DEBT COLLECTOR  
15W030 NORTH FRONTAGE ROAD, SUITE 100  
BURR RIDGE [60527] ILLINOIS



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## Affidavit

I, **Mark: Rodowski**, of age and competent to testify, state the facts contained herein are true, correct, complete and not misleading to the best of my personal knowledge:

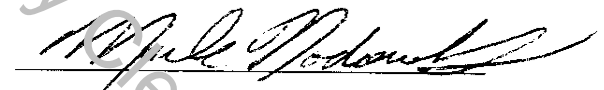
1. There is no document(s) that shows that "WASHINGTON MUTUAL BANK" has validated the alleged "debt" 15 USC 1692G (b). Debt collection activity must cease if the debt is disputed. Failure to notice the alleged debtor of their due process rights or failure to cease collection activity until timely validation voids any legal proceedings THESE LEGAL PROCEEDINGS HAVE BEEN VOIDED FOR FAILURE TO VALIDATE THE ALLEGED DEBT.

2. There is no document that shows that I have a contract with WASHINGTON MUTUAL BANK.

3. There is no document that establishes that I owe WASHINGTON MUTUAL BANK money.

4. I am not in receipt of any document that verifies that WASHINGTON MUTUAL BANK authorized this action or is even aware of it.

5. Please be advised these facts are not in dispute WASHINGTON MUTUAL BANK/CODILIS & ASSOCIATES are now violating Federal Laws and are committing criminal trespass



**Mark: Rodowski** (without prejudice)

All Rights Reserved

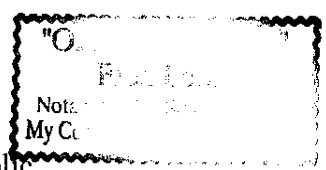
STATE OF ILLINOIS  
COUNTY OF COOK

INDIVIDUAL ACKNOWLEDGMENT

Before me, the undersigned, a Notary Public in and for said County and State on this 22 day of MAY, 2009, personally appeared **Mark: Rodowski** to me known to be the identical person(s) who executed the within and foregoing instrument and acknowledged to me that he/she/they executed the same as his/her free and voluntary act.

Given under my hand and seal the day and year last above written.

My commission expires 08/24/2009



Fred Lewis Notary Public



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## AFFIDAVIT OF NON CORPORATE STATUS

Affiant **Mark: Rodowski** being of sound mind and competent to make this affidavit with personal knowledge of the information and facts contained herein, in attesting to said facts in his authorized capacity,

1. That Affiant is not a corporation created under the laws of the United States or any state of the United States, the District of Columbia, or any territory, commonwealth or possession of the United States or a foreign state or country, public or private.
2. That Affiant is not an officer, agent, shareholder, franchise or fiduciary agent, surety, resident inhabitant or domiciled in any corporation.
3. That Affiant is not a vessel a vessel documented under Chapter 121 of Title 46, United States Code or a vessel numbered as provided in Chapter 123 of said Title.
4. That Affiant is not an enemy of the United States or any corporation created under the laws of the United States or any state of the United States, the District of Columbia, or any territory, commonwealth or possession of the United States or a foreign state or country, public or private.
5. Any presumption that the Affiant is any of the above or documentation implying any of the above, is not the act or intention of this Affiant and any such presumption or documentation is fraudulent, illusionary, false representation of a matter of fact or a kind of artifice employed by one person to deceive another for self-serving purposes.
6. That Affiant is not a U.S. citizen pursuant to 8 USC 1401.
7. That Affiant is a U. S. National pursuant to 8 USC 1408(2).
8. The Affiant is neither affiliated with or an enemy of any public or private corporation, domestic or foreign, but is a neutral body,
9. The Affiant's name, **Mark: Rodowski** and location 8404 South New England Avenue Burbank Illinois Zip Code Exempt, are particularly unique to this Affiant, although not affiliated with the "Corporate Body Politic" near the same location and it suffices as complete, necessary and sufficient identification evidencing Affiant's neutral standing (15 USC 1681b).

### DEFINITIONS

10. **Ens legis.** The term "ens legis" means a creature of the law; an artificial being, as contrasted with a natural person, such as a corporation, considered as deriving its existence entirely from the law.
11. **Juristic person.** The term "juristic person" means an abstract, legal entity *ens legis*, such as a corporation, created by construct of law and considered as possessing certain legal rights and duties within a given jurisdiction; an imaginary entity, such as Debtor, i.e. **MARK RODOWSKI**, and any and all derivatives and variations in the spelling of said name, which, on the basis of legal reasoning is legally treated as a real being for the purpose of conducting commercial activity for the benefit of a biological, living being, such as Creditor.



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Further Affiant sayeth not.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 27 day of January, 2009

Mark Rodowski  
Mark: Rodowski

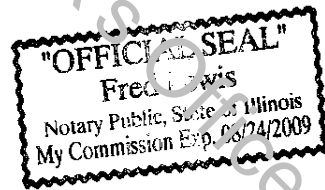
State of Illinois     )  
                                  )  
Cook County         )

On this, the 27 day of January, 2009, before me a Notary Public, the undersigned officer, personally appeared **Mark Rodowski**, known to me, or satisfactorily proven to be the being whose name is subscribed to the within instrument, and acknowledged that he executed the same for the purpose therein contained.

In Witness Whereof, I have hereunto set my hand and Notarial Seal.

Fred Lewis  
Notary Public

Seal



Feb. 19. 2008 12:27 PM **UNOFFICIAL COPY** No. 3552 P. 1/29

Law Title Insurance Agency Inc.-Naperville  
 9730 South Western Ave., Suite 804, Evergreen Park, Il. 60805  
 (708)229-9020, Fax (708)229-9060  
 Authorized Agent For: Lawyers Title Insurance Corporation

**SCHEDULE A-1: PROPERTY DESCRIPTION**  
 Commitment Number: 282399W

*The land referred to in this Commitment is described as follows:*

LOTS 26 AND 27 IN BLOCK 2 IN CROISSANT PARK MARKHAM 12TH ADDITION,  
 BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF THE SOUTHEAST  
 1/4 OF SECTION 14, TOWNSHIP 36 NORTH, RANGE 13, EAST OF THE THIRD  
 PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS  
 DOCUMENT NO. 09308255, IN COOK COUNTY, ILLINOIS.

FOR INFORMATION ONLY: 28-14-409-035-0000

15642 SOUTH TURNER, MARKHAM IL 60428

PLEASE NOTE: THE PROPERTY ADDRESS AND ZIP CODE ARE PROVIDED FOR  
 CONVENIENCE ONLY AND ARE NOT INSURED.