

**DEBT ELIMINATION**  
**TECHNIQUES**  
**AND HOW TO COMBAT THEM!**

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# **APPROPRIATE MUSICAL/LEGAL REFERENCES FOR 2008-2009**

- “I FOUGHT THE LAW AND THE LAW WON” – THE CLASH
- “I WENT DOWN TO THE COURTHOUSE TO GET MY FAIR SHARE OF ABUSE” – THE ROLLING STONES
- “SOMETIMES I FEEL LIKE I’VE BEEN TIED TO THE WHIPPING POST” – GREG ALLMAN
- “SEND LAWYER’S, GUNS AND MONEY...THE #@% HAS HIT THE FAN” – WARREN ZEVON

# **TOP TEN REASONS I'M NOT MAKING MY CAR PAYMENT...**

10. I've filed a dispute with the Credit Reporting Agencies;
9. You failed to follow a legal technicality so I don't owe you anything;
8. Your collectors call too much, too early, too late, and too enthusiastically;
7. I've made my payment marked "Paid in Full" to your lockbox or tendered payment in the form of a Promissory Note, IOU, Draft, or cheque;
6. I've trademarked my name and you keep using it; therefore, you owe me money for each non-permitted use;
5. I've disputed my debt and asked for validation and you didn't provide all of the information I've asked for so I don't have to pay until you do;
4. I filed a complaint with your regulator and I'm going to stop paying;
3. My car isn't running;
2. The car dealer went out of business and never titled the car/paid off my prior trade-in, so your lien isn't valid;