

Steve Kirsch
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August 8, 2006

Frederick Evan Joseph
U.S. Record Search & Information Services
5406 Godfrey Rd
Pompano Beach, FL 33067
via fax: 800 619 6731

Re: Demand letter for a refund of the \$495

Dear Fred:

On 7/6/06 I contacted your firm to have a nationwide asset search done as advertised on <http://www.bankaccountsearch.com/> on one of my debtors. I spoke to you.

You said the cost would be \$495.

I asked if I could pay by credit card and you said I couldn't. This contradicts the information on your website. I printed out a copy just now for my case.

Instead, I gave you my bank information and you did an "electronic check" of the agreed to amount for the search of \$495.

That electronic check cleared my account on 7/10/06.

I was told to expect results in 15 to 20 days.

It's now been a month and I've heard nothing. When I called to find out what was going on, you told me to wait and that I'd be contacted by the research department. When I asked you who is the research department so I could phone them, you said you were.

In fact, you appear to be the only employee of your firm and apparently have been running it out of your apartment at 3300 N. University Dr. Apartment 10 Coral Springs, FL 33065. Looks like you've moved since then.

So your reference to a research "department" was deliberately misleading.

It appears you do not publish your address anywhere on your website. Another indicator that your service isn't quite on the level.

At this point, I'm betting that I'm never going to get the search that I contracted for, so I'm demanding you return my funds to me immediately.

If you do not do that, I will sue you for \$7,500.00.

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You can check the public records and you'll find that of the last 50 lawsuits I've brought, I've won every single one of them. You can call the court clerk (Hunter Doi) in Palo Alto, CA. They know me well.

Or you can check out my website, www.junkfax.org. Check out the stock fraud page, or the page on First Chartered Financial. That guy now has felony charges brought against him. They use my website to train new judges.

I will sue you not just for the \$495, but also for punitive damages of \$7,000 as well since there was fraud involved here. I'll also publish the case results on my site so others can find it in a Google search when they try to check you out.

Or you can just send me the results of my search. I'll bet you didn't even make a note of what my search request was. If you reply to this letter, why don't you tell me what it was. If you can't, you'll lose this case for sure.

So you have 3 options:

1. Send me the results of my search now
2. Send me my money back now
3. Get sued for \$7,500

Florida is one of the more difficult states to collect in, but I've got a lot of experience collecting judgments (if you read my website you'll see that is the case; I even go after people in bankruptcy). I thought I'd try your service instead of my usual sources since you would give me balances and account numbers, and it appears that was a mistake I will not repeat.

Let me know which option you'd like to take.

If I do not hear back from you by this Friday, I'll file suit. You'll be served via the California Secretary of State, so you won't be able to avoid service. And you'll have to make an appearance in California if you want to defend the case. All in all, a pricey proposition.

And next time, I suggest you not insult your clients by calling them a "cry baby" when they call to find out why they have gotten nothing within the promised timeframe.

Sincerely yours,

Steven T. Kirsch