

A Letter From Juhneing

Dear Beloved Seeker of Truth, Stewardship, and Harmony,

You have been drawn to these sacred documents through the living flow of **Pwashana**, where divine order and earthly enterprise move in alignment.

These writings are vessels of transformation—crafted to bring clarity, protection, and growth to those who steward responsibility with integrity.

They are offered not only for inward reflection, but for outward application—so that businesses, households, and communities may prosper in harmony rather than strain.

UNDERSTANDING YOUR PATHWAY

The Church of Pwashana recognizes that modern life—particularly commerce, governance, and administration—often unfolds through systems that feel detached from spiritual truth.

These documents serve as **bridges of order**, allowing the ordinary consumer, small business owners, and stewards of value to navigate worldly frameworks while remaining anchored in conscience, purpose, and higher awareness.

Within the Kingdom and beyond its walls, this work is intended to **restore balance, encourage ethical growth, and protect rightful stewardship**, so that prosperity may be sustainable, honorable, and life-giving.

SACRED GUIDANCE FROM PWASHANA

“Through patience we begin.

Through maintenance we transform.

Through completion we transcend.

Every action taken in truth strengthens not only the individual steward, but the health of the collective.”

PROTECTION & STEWARDSHIP NOTICE

These materials are **protected instruments of stewardship**, entrusted through benevolent guidance for the enrichment, clarity, and stability of those who engage them in good faith. They are designed to safeguard intention, reinforce lawful order, and support growth that honors both spiritual and practical responsibility.

They are to be approached with reverence, discretion, and patience, recognizing that what is stewarded here carries consequence, benefit, and lasting impact.

START — Enter with clear intention, ethical purpose, and spiritual awareness

MAINTAIN — Steward the process with consistency, truth, and discipline

FINISH — Complete with gratitude, accountability, and readiness to grow

Remember: you are not merely completing forms or procedures.

You are participating in a **sacred act of alignment**—bringing harmony between vision and execution, spirit and structure, value and exchange.

“May your work bring stability where there was strain, growth where there was limitation, and peace where there was uncertainty.”

With protection over your efforts and blessings on your expansion,

The Order of *Juhneing*

1-3-2026

For deeper guidance and Kingdom resources, visit
www.pwashana.org — where stewardship, enterprise, and wisdom meet.

INSTRUCTIONS FOR PROPER USE

Note: Form can be updated at anytime for any reasons. Please let me know if you see any errors in your own reading. Help us grow.

- First gather your **License, ID, or Passport for ID**
- **SSN** Only for Fraud Claims
- Then get a copy of **Utility bill** or some proof of residence that is official (bank statement cover page for example or utility bill.)
- After that ensure you have the entry of the credit report page
- Then gather the Dispute Letter and Affidavit
- Assemble in this order to the Creditor:
 1. Cover Page (1 Pg)
 2. Table of Contents (Organization and Legal Reasons: 1 Pg)
 3. Affidavit (2 Pgs) (Optional Notary)
 4. Dispute Letter (2 Pgs)
 5. Credit Report Entry Page (1 Pg)
 6. ID (1 Pg)
 7. POR (Proof of Residence: 1 Pg)

Total: **9 Pages**

Mail Certified with a physical return receipt direct to Creditor

Follow up in 4 weeks from the date of shipping

Need some help and want to save time?

We have a certified online mailing process where we will complete the mailing at a flat rate of **\$55 Per Creditor Identified.**

This will ship:

- Color Coded
- Flat Envelope
- USPS Certified with a Physical Return Receipt
- Printing, Packaging, and Shipping Included

*Simply email the binders to juhneingmeta@gmail.com and contact me for assistance 770.430.9744

Until the Service Booking Link is available please use

paypal.me/blackservicesco and include this in the memo:

Binder Delivery Assistance

PLEASE COPY AND PASTE THE INFORMATION INTO YOUR OWN DOCUMENT
FROM THE PDF

Dispute Cover Page

[DATE]

From:

[FULL NAME]
[CURRENT MAILING ADDRESS]
[CITY, STATE, ZIP]

Reachable:

[PHONE]
[EMAIL]

To:

[CREDITOR FULL NAME]
[ADDRESS OF CREDITOR]
[CITY, STATE, ZIP]

Purpose:

This binder is a legal dispute of the account in its entirety which is listed herein.

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10	PROOF OF RESIDENCE

CONSUMER CREDIT DISPUTE

Pursuant to the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.)

Your Full Legal Name: [Full Name]

Date of Birth: [MM/DD/YYYY]

Current Address: [Your Address]

Report Reference / File No.: [If available]

Date: _____

To Whom It May Concern:

I am writing to formally dispute the accuracy, completeness, and legality of certain information appearing on my consumer credit report.

Pursuant to *15 U.S.C. §1681i*, this letter constitutes a request for reinvestigation of the account(s) identified on *Table 1.1 Accounts*. The information is disputed in its entirety.

BASIS OF DISPUTE

The reporting of the above-referenced account(s) is disputed for the following reasons:

- I do not acknowledge the account(s) as accurate or legitimate;
- The information is incomplete and lacks proper verification;
- Continued reporting is causing demonstrable consumer harm;
- The account is presently disputed and requires reinvestigation;

A **Sworn Declaration and Affidavit** executed under penalty of perjury is enclosed as **Exhibit A** and incorporated herein by reference.

REQUESTED ACTION

In accordance with your duties under the Fair Credit Reporting Act, you are required to:

1. Conduct a reasonable reinvestigation of the disputed account(s);
2. Notify the furnisher(s) of this dispute and provide them with my sworn statement;
3. Require the furnisher(s) to substantiate the accuracy and completeness of the information;

4. Delete or correct any information that cannot be fully verified;
5. Provide written notice of the results of your reinvestigation.

If the account(s) cannot be verified in compliance with the FCRA, they must be **removed** from my consumer file.

NOTICE

This dispute is not an admission of liability and is submitted in good faith to ensure compliance with federal consumer protection law. Please respond within the time period prescribed by statute.

Thank you for your prompt attention to this matter.

Sincerely,

/s/ [Full Name]

Signature

Enclosures:

- Exhibit A - Sworn Declaration and Affidavit (Under Penalty of Perjury)
- Exhibit B - Table 1.1: Accounts
- Credit Report Entry with the account circled
- Copy of Identification
- Proof of Address

SWORN DECLARATION AND AFFIDAVIT UNDER PENALTY OF PERJURY

I, **[Full Name]**, being a living natural person, hereby declare, state, and affirm the following to be true and correct based upon my personal knowledge, information, and belief.

I. DECLARATION

I make this declaration voluntarily, in good faith, and under penalty of perjury pursuant to the laws of the United States of America. This declaration is provided in support of my dispute of certain information appearing on my consumer credit report(s).

II. STATEMENTS OF FACT

1. Non-Acknowledgment of Debt

I do not acknowledge the alleged account(s) referenced in my credit report as legitimate, accurate, or enforceable debts owed by me. Any reporting of such accounts is disputed in their entirety. The account(s) are listed on the enclosed table titled: **Table 1.1 Accounts**

2. Declaration of Insolvency and Inability to Pay

At present, I am insolvent and do not possess the financial ability to satisfy alleged obligations without causing undue hardship. This statement is made solely for purposes of dispute, investigation, and consumer protection and shall not be construed as an admission of liability.

3. Declaration of Financial Injury and impairment of Constitutional Rights

The continued reporting of the disputed account(s) is causing ongoing and demonstrable financial injury, including impairment of my ability to secure housing, employment opportunities, credit access, and basic necessities, thereby interfering with my lawful rights to life, liberty, happiness, and property; of which I am entitled to.

4. Unnecessary and Harmful Reporting

The reporting of the disputed account(s) lacks necessity, serves no legitimate consumer reporting purpose while disputed, and continues to cause harm that outweighs any claimed informational value.

5. Cease and Desist Request

I hereby request that all communications related to the disputed account(s) cease and desist, except as required to provide written verification, validation, or confirmation of deletion as permitted under applicable law.

Exhibit A

III. AFFIDAVIT

I affirm that the above statements are true and correct to the best of my knowledge and belief. I understand that knowingly making false statements under penalty of perjury may subject me to penalties under applicable law.

Executed on this ___ day of _____, 20____.

/s/ [Full Name]

Signature

IV. WRITTEN INSTRUCTIONS TO CREDIT REPORTING AGENCIES

(Issued pursuant to the Fair Credit Reporting Act, 15 U.S.C. §1681 et seq.)

To Whom It May Concern:

You are hereby provided notice of this sworn declaration and affidavit disputing the accuracy, completeness, and legitimacy of the referenced account(s).

Pursuant to your obligations under the Fair Credit Reporting Act, you are instructed to:

1. Conduct a reasonable reinvestigation of the disputed account(s);
2. Provide written notice of this sworn statement, dispute, declaration of injury, and cease-and-desist request to each furnisher of the disputed information;
3. Require the furnisher(s) to substantiate the accuracy and completeness of the reporting with competent evidence;
4. Delete any information that cannot be fully verified in compliance with FCRA requirements;
5. Provide me with the results of your reinvestigation and, upon request, the **method of verification** used.

This request is made in accordance with **15 U.S.C. §1681i and §1681s-2**.

V. NOTICE

This declaration is not an admission of liability, nor a refusal to cooperate with lawful investigation. It is a formal consumer dispute and sworn statement intended to invoke statutory protections and ensure accurate credit reporting.

Exhibit B

Table 1.1 Accounts

No.	Creditor Name	Account Number	Reason
1			Inaccurate, incomplete, and unverified information
2			Inaccurate, incomplete, and unverified information
3			Inaccurate, incomplete, and unverified information
4			Inaccurate, incomplete, and unverified information
5			Inaccurate, incomplete, and unverified information
6			Inaccurate, incomplete, and unverified information
7			Inaccurate, incomplete, and unverified information
8			Inaccurate, incomplete, and unverified information
9			Inaccurate, incomplete, and unverified information

CREDIT REPORT ENTRY PAGE

This will be the page from your report that list the account.

IDENTIFICATION PAGE

PASSPORT, LICENSE, OR ID

PROOF OF RESIDENCE

USE A UTILITY BILL, BANK STATEMENT,
PROOF OF ADDRESS