M A V E R I C K A I

5 DOCUMENTS YOU SHOULD RUN THROUGH AI

THE PAPERWORK THAT QUIETLY CONTROLS YOUR MONEY

Five documents you already own, five prompts that take about four minutes each, and one master prompt that reads anything you sign and writes the message that gets you a better deal.

The five documents worth uploading, in order of what they pay

The exact prompt for each one, ready to copy

The master prompt for absolutely any contract

The message to send once you know what you're paying

What to black out before you upload anything

A one-page checklist you can screenshot and keep

2026 Edition

Nobody Points It At The Boring Stuff

Most people use AI for the fun things, the holiday photos and the birthday poems and the little bit of code that makes a website work, and almost nobody ever points it at the boring paperwork that quietly controls their money. Which is honestly mad when you think about it, because reading forty pages in nine seconds and telling you the one line that's going to bite you is the single thing it is best on the planet at. It doesn't get bored on page eleven. It doesn't skip the small print because the sun's out. It reads all of it, every time, and it tells you what it found in words you actually understand.

And here's the part that gets me. The documents that decide what leaves your bank account every single month are almost always the ones nobody has ever read properly. You signed them in a hurry, or at a desk, or on a phone screen while someone waited, and then you filed them somewhere and never looked again. Meanwhile the terms inside them kept running.

5	20	1
documents worth uploading	minutes of admin, total	prompt that does all of them

This guide is twenty minutes of admin that pays for itself. Not a system, not a habit you have to keep up, just five files and five prompts, and then you go back to your life knowing exactly what you signed.

WHAT YOU NEED

ChatGPT or Claude. Both are fine, both do this well, and the free version of either one will handle everything in this guide. You don't need a special tool, a plugin or a subscription to anything. If you already have one of them open, use that one.

Before You Start

There are only two rules for this whole guide and the second one matters more than people expect it to.

Rule one: use ChatGPT or Claude, it genuinely doesn't matter which

Both read documents properly, both explain what they found in plain language, and both will write you the message at the end. Don't waste an afternoon deciding, just open whichever one you already have.

Rule two: upload the actual document, not your summary of it

This is the one people get wrong. Typing out what you think your contract says, or pasting the two paragraphs you remember, gives the AI your version of the document, and your version is exactly the one that missed the expensive line in the first place. The whole value here is that it reads the parts you never did, so upload the file, all of it, including the twelve pages of small print at the back that look like they don't matter.

HEADS UP

If you only upload the summary page or the first two pages of a contract, the AI will confidently tell you about the summary page and nothing else. It cannot flag a term it was never shown, and it usually will not tell you that pages are missing. Give it the whole file every time.

How to actually get the document onto the screen

You want a PDF where you can, because a PDF keeps the text readable and lets the AI search all of it at once. Most of these documents already exist as a PDF somewhere, usually in an email from whoever you signed with, or in the account section of their app or website.

What you've got	What to do with it
An email attachment	Download it, then upload that file straight into the chat. Don't screenshot the email.
A document in an app or online account	Look for a download or export option, and save the PDF version rather than a screenshot of the screen.
A paper contract	Photograph every page flat in daylight, phone held straight above the page, or use the scan option built into most phone camera and notes apps.
Something you can't get as a file	Photograph it page by page and upload all the photos in one message so it reads them as one document.

Then it's the attach or paperclip button next to the message box in either tool, pick your file, type your prompt, and send. That's the entire technical part of this guide, and it's the same five clicks for all five documents.

TIP

Start a fresh chat for each document. It keeps the answers clean, and it means that when you come back in six months and search for the word insurance, you land on the right conversation instead of one where you also asked about your broadband.

If it won't take your file

Four things go wrong here and all four have a thirty-second fix, so don't give up at the first error message and go back to typing the document out by hand.

What happens	The fix
It says the file is too large	Split it into two or three files and upload them in the same message, or export it again at a smaller size if your app offers that.
It won't open a password-protected PDF	Bank statements often arrive locked. Open it with the password, then save or print it as a new PDF without one.
It reads some pages and misses others	That's usually a scan it can't make out. Ask it to list which pages it could not read, then rephotograph just those in better light.
It's a photo of a screen	Reflections and moire patterns wreck this more than anything. Download the actual file instead, even if it takes an extra two minutes.

1. Your Phone And Internet Bills

Start here, because this is the fastest money in the guide and almost everybody wins on it. Phone contracts and home internet contracts run for a fixed term, usually a year or two, and then they quietly roll on at whatever you were paying, sometimes at more than you were paying. The discount you signed up for was for new customers, and the moment your term ended you stopped being one.

So you end up paying the loyalty price, which in this industry is always the highest price, while the exact same company advertises a cheaper deal on their own homepage to somebody who has never given them a thing. Being a good customer for six years is worth nothing to them, and the only people who get the new price are the ones who ask for it.

What people usually find

What turns up	What it means
Your minimum term ended a while ago	You are out of contract, you can leave whenever you like, and that puts you in charge of the conversation.
Your monthly price went up at some point	Most providers build in an annual increase. Your bill has been quietly climbing without you agreeing to anything new.
You're paying for a speed or an allowance you don't use	Very common on data allowances and broadband speeds. Cheaper packages do exactly the same job for you.
Add-ons you forgot about	Insurance on a handset you no longer own, a sports or film channel nobody watches, an extra line for somebody who left.

THE PROMPT (upload your latest bill or your contract)

```
What am I paying, what is this company
advertising to new customers right now, and
what should I say to get moved onto that.
```

You want it to give you three things back, the real number you pay each month once every add-on is counted, the deal the same company is currently offering somebody new, and the words to say to close the gap. If it doesn't naturally check what they're advertising today, ask it to search the web for the current offers on their own site, because a price from last year is no use to you in a phone call this afternoon.

TIP

Do your mobile and your home internet in the same sitting. They're the two easiest wins, they take about four minutes each, and the conversation you have with the second company always goes better than the first one because you've already practised it.

HEADS UP

If you're still inside your minimum term, there is usually an early exit fee, and the AI will find it in your contract if you ask. That doesn't mean you can't renegotiate, it just means walking away costs you something today, so ask what the fee is before you threaten to leave.

2. Your Insurance Policies

Car, home, travel, health, phone, pet, whichever ones you have. Nobody reads these and the entire business model depends on that. You buy the policy for the feeling of being covered, you file the document unopened, and then you find out what it actually covers on the worst day of your year, standing in a hospital corridor or looking at a flooded kitchen, which is the single worst moment to be reading anything.

The important part of an insurance policy is never the bit at the front telling you what you're covered for. It's the exclusions, the section that lists everything the company will not pay for, and that section is always written in the kind of language that makes your eyes slide off it. That's not an accident. So make the AI read it and hand it back to you in normal words.

THE PROMPT (upload the full policy document)

```
List everything this policy does not cover,
in plain language, starting with the
exclusions most people assume they are
covered for.
```

What people usually find

The exclusion	Why it catches people
Anything that was already wrong before you bought the policy	Pre-existing conditions and pre-existing damage are excluded on almost every kind of cover, and the definition is often wider than you'd guess.
Wear and tear, and gradual damage	A pipe that leaked slowly for months is very often not covered, while the same pipe bursting in one go is. Same water, different outcome.
The limit per item	Home policies usually cap what they'll pay for any single object, so the expensive thing you assumed was covered may only be covered up to a fraction of its value.
Activities and equipment on travel cover	Anything with an engine, anything on a mountain, and quite a lot of ordinary sports are excluded as standard unless you paid to add them.
Conditions on your side	Locks of a certain standard, alarms being set, servicing being up to date, telling them within a set number of days. Break the condition and the cover goes.

The follow-up worth asking

Once it has given you the exclusions, ask it the question that turns a list into a decision. This is the one that tells you whether you're paying for cover you can't actually use.

FOLLOW-UP

```
Now give me three realistic situations where
I would think I was covered and this policy
would not pay out. Then tell me what I would
need to add or change to fix that.
```

HEADS UP

Insurance rules and the wording regulators require vary quite a bit from country to country, so treat what it finds as a map of your own document rather than a statement about how insurance works everywhere. If something looks like it matters, the exact wording in your policy is what counts, and you can ask your insurer to confirm it in writing.

3. Whatever You Pay To Live Where You Live

Your lease, your rental agreement, your mortgage paperwork, whatever the document is called where you are. This is the biggest number in most people's lives and the least read document they own, and those two facts sitting next to each other should bother you more than they do.

It's also the document with the most dates buried in it, and dates are where housing paperwork actually costs people money. Each one is written once, in the middle of a page, in a sentence that looks like all the other sentences, and miss the notice date by a week and you can be locked in for another full term.

THE PROMPT (upload the whole agreement)

```
Pull out every date, every fee, every
automatic increase, and exactly what happens
if I leave early.
```

Then do this bit the same day

Take every date it gives you and put it in your phone calendar before you close the chat. Not tomorrow, not at the weekend, the same day. Set the reminder for a month before the actual date, because the whole point of knowing a notice deadline is having enough time to do something about it.

PUT THESE FOUR IN YOUR CALENDAR NOW

The date your agreement ends. The last day you can give notice without being locked in for another term. Any date your payment goes up. Any date a fee is charged or a review happens. Reminder set for one month before each one, and if the AI found a date you don't understand, put it in anyway and ask about it later.

What people usually find

What turns up	Why it matters
An automatic renewal you'd forgotten	The agreement rolls into a new term unless you say otherwise by a specific date, and that date is usually much earlier than you'd expect.
A built-in annual increase	Your payment rises on a set date every year by a set amount or formula. You already agreed to it, so it isn't a negotiation, but you can plan for it.
The real cost of leaving early	Sometimes it's a set fee, sometimes it's every payment until they find someone else, and the difference between those two is enormous.
Fees you've never noticed	Late payment charges, admin fees for changing anything, cleaning or inspection charges at the end, charges for having somebody stay.
Things you're not allowed to do	Pets, decorating, running a business from home, having someone else move in. Worth knowing before you do one of them, not after.

ON MORTGAGES SPECIFICALLY

If it's a mortgage, ask it two extra things. When does my current rate or fixed period end, and what happens to my payment on that day. And what would it cost me in fees and penalties to move this to a different lender before then. Those two answers together tell you whether you should be doing something about it this year or not.

If you can't find your copy

A surprising number of people have never had a copy of the thing they signed, or had one once and lost it in a move. Ask whoever you signed with for a full copy of the current agreement including any amendments, in writing, by email so you have a record of asking. In most places they have to give it to you, and even where the rules are vaguer, almost nobody refuses a polite request for a document you already signed.

TIP

While you're asking, ask them to confirm the date your term ends and the notice period in the same email. Now you've got the two dates that matter in writing from them, which is worth considerably more than your memory of a conversation.

4. Twelve Months Of Bank And Card Statements

This is the one people flinch at, so let's clear it up first. This is not about being told off for buying coffee. Nobody is going to lecture you about lunch, and you're not uploading a year of your life so a computer can tell you that you eat out too much. You are looking for one specific thing, which is money leaving your account every single month for something you either forgot about or never agreed to in the first place.

Recurring charges are designed to be invisible. They're small enough not to trigger anything, they arrive on different days of the month, and the name on the statement is almost never the name of the thing you signed up for, so even when you do look at your statement you scroll past your own subscriptions without recognising them. A year of data is what makes them visible, because anything that appears twelve times in a row has nowhere to hide.

Getting your statements out of your banking app

Every bank does this slightly differently, so the exact wording on your buttons will not match mine, but the shape of it is the same everywhere. You're looking for the statements or documents section, and then an option to download or export.

Where to look	What you're looking for
In the app, inside the account itself	A statements, documents or export option, often behind a settings icon or a three-dot menu on the account screen.
On the bank's website, logged in	Usually easier than the app for this. Statements are almost always downloadable as PDFs, one per month.
The format to pick	CSV or Excel if it's offered, because it's one file for the whole year and the AI reads it faster. PDF is completely fine if that's all you get.
How much to grab	Twelve months. Anything shorter and yearly subscriptions slip through, which are exactly the ones people forget.
Credit cards too	Do these separately and don't skip them. Subscriptions live on cards far more often than they live on current accounts.

THE PROMPT (upload all twelve months in one message)

```
Find everything recurring, especially
anything that renewed silently, any free
trial that turned into a subscription, and
any small charge I would struggle to
identify.
```

The follow-up that turns it into a decision

FOLLOW-UP

```
Now put those into three lists. Things I
clearly use, things I clearly do not use,
and things you cannot tell either way. For
each one give me the cost per year, not per
month, and the renewal date if you can find
it.
```

The cost per year is the bit that changes behaviour. A subscription reads as a small number every month and a genuinely annoying number once a year, and the annual figure is the honest one because that's what it actually takes out of your account.

> **TIP**
>
> The charges it cannot identify are worth chasing rather than ignoring. Search the exact name from your statement online, because payment names are often the parent company rather than the service, and that's how a subscription you cancelled two years ago turns out to still be running under a name you don't recognise.

5. Anything You're About To Sign

This is the most valuable one in the guide and it isn't close, because it's the only one where you can still walk away. Every other document in here is something you already agreed to, so the best you can do is renegotiate it. This one you haven't signed yet, which means the whole thing is still on the table.

A job offer. A quote from a builder. A gym membership. A car finance agreement. A phone contract somebody just talked you into in a shop. A set of terms and conditions you are two clicks away from accepting because the button is right there and it's eleven at night. All of them take ninety seconds to check and all of them are far easier to fix now than in a year.

THE PROMPT (upload it before you sign anything)

```
What am I agreeing to here that I would
regret in a year.
```

It's a short prompt and it does a lot of work, because you're not asking for a summary, you're asking it to think forward and find the thing that hurts later. That's a different question and you get a different answer.

What to ask on top, depending on what it is

If it's a	Ask this as well
Job offer	What are my notice periods on both sides, what happens to any bonus or commission if I leave, and is there anything here restricting what I can do afterwards.
Quote from a builder or tradesperson	What is not included in this price, how do extra costs get added, what happens if it runs late, and what am I paying before any work starts.
Gym or any monthly membership	How long am I tied in for, exactly how do I cancel and by when, and does the price rise automatically at any point.
Finance or a payment plan	What is the total I will have paid at the end compared to the cash price, and what happens if I miss a payment or want to settle early.
Terms and conditions online	What am I agreeing to about my data, what happens to my money or my account if they close it, and how do I actually get out of this.

THE HABIT WORTH BUILDING

Before you sign anything that costs money more than once, upload it and run this one prompt. It takes ninety seconds and you're doing it while you still have the only real power you'll ever have in the deal, which is the ability to say no thanks and leave. Once you've signed, everything gets slower, more awkward and more expensive.

HEADS UP

Whether you get a cooling-off period after signing, and how long it lasts, depends entirely on where you live and what you're signing. Some places give you one on almost everything bought at a distance, some give you nothing. Ask the AI what applies in your country and then check it with the seller in writing rather than assuming.

The Master Prompt

The five prompts above are quick and each one is aimed at a particular kind of document. This one is the full version, and it works on absolutely anything with terms in it. When you want the whole picture on a single document, use this instead.

THE MASTER PROMPT (works on any document)

```
Here is a document I signed and never
properly read. Explain it back to me like I
am twelve, in plain language, with no jargon.
Then tell me: what am I actually paying, what
am I locked into and until when, what happens
if I cancel or leave early, and what is the
single worst term in here for me. Finish with
the exact wording I should send to
renegotiate it, and what a fair result would
look like.
```

Why the last line is the one that pays

Everything before the final sentence tells you that you're overpaying, and being told you're overpaying is only mildly useful, because most people already suspect it and still do nothing. The reason they do nothing is that the next step is a conversation they don't want to have, with a company they find annoying, using words they're not sure of.

That last line removes the excuse. It doesn't just tell you there's a problem, it writes the message for you, in your language, with the right things asked for in the right order, and then it tells you what a fair outcome looks like so you know whether to accept what they come back with. You go from knowing to sending in about ten seconds, and sending is the only part that has ever moved money.

THE OTHER HALF PEOPLE SKIP

Asking what a fair result would look like is what stops you accepting the first small gesture they offer. Companies are very good at giving you a token discount for one month and treating the matter as closed. If you already know that a fair result is the current new-customer price for the next twelve months, you know to keep going.

TIP

If the answer comes back vague, it's usually because the document was long and it summarised. Say quote the exact clause you're referring to, with the page or section number, and it will stop generalising and point at the actual line.

What To Actually Do With The Answer

This is where the whole thing either pays for itself or quietly becomes another folder of things you meant to sort out. The answer sitting in your chat window is worth nothing. The message you send is worth everything, and it takes about two minutes.

STEP 1: Send it the same day

Not when you've thought about it, not at the weekend when you've got time, today, while the exact numbers are still in front of you. The energy you have right after reading what you've been paying is the energy that gets the message sent, and it does not survive until Saturday.

STEP 2: Ask for a named person

Whether you're on the phone or writing, get the name of who you're dealing with and use it. Ask for their name at the start and note it down with the date and time. It changes the tone of the conversation immediately, it means somebody is accountable for what they promise you, and if you have to come back to it later you're not starting from nothing.

STEP 3: Be polite and be specific

Anger doesn't work, and vagueness works even less. What works is being pleasant and impossible to fob off, which means naming the actual figure you pay, naming the actual deal you've seen advertised, and saying exactly what you want to happen. The person on the other end usually has the authority to give you something and no reason at all to offer it to somebody who hasn't asked clearly.

STEP 4: Be willing to say you're looking at leaving

You don't have to threaten anybody and you shouldn't. You just have to say the true thing, which is that you've looked at what else is available and you'd rather stay if they can match it. In a lot of companies that sentence is the one that moves you to the team who can actually give you a better price, and only say it if you mean it, because occasionally they'll say fine.

A message you can adapt

Change the details, keep the shape. Short, specific, friendly, and it ends with a clear question they have to answer.

EXAMPLE MESSAGE

```
Hello,

I've been with you for four years and I'm
currently paying [amount] a month. My minimum
term ended in [month], and I can see you're
advertising the same package to new customers
for [amount].

I'd much rather stay with you than move, so
could you move me onto that price, or as
close to it as you can. If that isn't
possible, could you let me know what my
options are for ending my account, as I'm
looking at other providers.

Could you also confirm your name and this
conversation in writing.

Thank you,
[Your name]
```

TIP

If the first person says no, ask politely whether they can pass you to the team that handles customers who are thinking about leaving. That team almost always has more room to move than the first person you reach, and asking for them is completely normal.

Black It Out Before You Upload

None of this needs your account numbers to work. The AI is reading the terms, the dates, the fees and the wording, and it does not need to know which account the money comes out of to tell you that your minimum term ended in March. So take thirty seconds and cover the things it doesn't need.

Black this out	Why
Full account numbers and sort or routing codes	It has no bearing on what the document says. Leave the last few digits if it helps you tell two accounts apart.
Full card numbers, expiry dates and security codes	Never needed for any prompt in this guide, on any document.
Any national identity or tax number	Whatever it's called where you live, it identifies you completely and adds nothing to the answer.
Passwords, PINs and login details	Sometimes these are printed on welcome letters and old contracts. Cover them.
Other people's details	If somebody else is named on the document, their information is theirs, not yours to upload.

How to actually black something out

On a phone, open the file, screenshot the page, then use the markup or draw tool in your photo app and draw a solid black box over the number. On a computer, most PDF viewers have an annotation or shape tool that does the same job. And the simplest version of all, which works everywhere, is to put a strip of paper over the number and photograph the page.

HEADS UP

Drawing a highlighter line over a number, or putting a semi-transparent box on top of it, does not hide anything. Use a solid, fully opaque black box, and check the page afterwards to make sure you actually can't read what's underneath.

If you'd rather it wasn't saved at all

Both tools have a private mode that keeps the conversation out of your history and out of training. In ChatGPT it's the Temporary button at the top right of a new chat. In Claude it's the ghost icon at the top right of a new chat, which turns on an incognito chat. Either way the conversation won't be saved to your history, though both companies hold a copy for a short period for safety reasons, so it's private rather than invisible. There are also privacy or data control settings in both apps where you can turn off having your chats used for training.

THE TRADE-OFF WORTH KNOWING

A temporary or incognito chat disappears when you close it, which is the point, but it also means you can't come back to that answer in six months. For something like your housing agreement, where you'll want the dates again, a normal chat with the sensitive numbers blacked out is usually the more useful choice.

What This Is And What It Isn't

What you've got here is the smartest friend you've ever had, one who happens to read very fast, never gets bored, and will explain anything to you without making you feel stupid for asking. That is genuinely valuable and it's more than most people have ever had access to when it comes to their own paperwork.

It is not a lawyer and it is not a financial advisor, and it doesn't know your situation, your country's rules, or what else is going on in your life. So if it flags something serious, and you'll know it when you see it, that's the moment to go and get a real one. Use this to find out that there's a problem and to understand what the problem is, which is usually the expensive part, and then take an informed question to a professional instead of a shoebox of paperwork.

The three things to actually watch for

Limit	What to do about it
It can misread a badly scanned document	Faded print, a photo taken at an angle, a page with a shadow across it. If the answer sounds surprising, find that line in the original yourself before you act on it.
It can be confidently wrong about the rules where you live	Consumer rights, notice periods and what a company is allowed to charge vary enormously by country. Ask it to say which country's rules it's assuming, and check anything that matters.
It only knows what you uploaded	If the contract references another document you didn't upload, and they very often do, it's guessing about that part. Ask it to list anything it referred to that it couldn't actually see.

TIP

The single best habit here is asking it what it is not sure about. Say tell me what you're confident about and what you're only inferring, and it will separate the two for you. Everything in the second list is a thing to check against the original before you rely on it.

HEADS UP

Do not use anything it writes as a formal legal response to a dispute, a claim, or anything with a deadline attached. Asking your provider for a better price is a conversation. Responding to a legal notice is not, and that's where a real professional earns their money.

The One-Page Checklist

Screenshot this page. Five documents, five prompts, and the master prompt underneath for anything else that turns up.

The five documents

Document	The prompt to paste
1. Phone and internet bills	What am I paying, what is this company advertising to new customers right now, and what should I say to get moved onto that.
2. Insurance policies	List everything this policy does not cover, in plain language, starting with the exclusions most people assume they are covered for.
3. Lease, rental agreement or mortgage	Pull out every date, every fee, every automatic increase, and exactly what happens if I leave early.
4. Twelve months of bank and card statements	Find everything recurring, especially anything that renewed silently, any free trial that turned into a subscription, and any small charge I would struggle to identify.
5. Anything you're about to sign	What am I agreeing to here that I would regret in a year.

The master prompt, for any document at all

Use it when you want the full picture on one document
Here is a document I signed and never properly read. Explain it back to me like I am twelve, in plain language, with no jargon. Then tell me: what am I actually paying, what am I locked into and until when, what happens if I cancel or leave early, and what is the single worst term in here for me. Finish with the exact wording I should send to renegotiate it, and what a fair result would look like.

The rules, in one line each

Rule	Why
Upload the real document, all of it	It can't flag a term you never showed it
Black out account and ID numbers first	It doesn't need them to do the job
Put every date it finds in your calendar	Dates are where this money is actually lost
Send the message the same day	Knowing costs nothing and pays nothing
Check anything surprising against the original	Bad scans produce confident mistakes

Your Twenty Minutes

You don't have to do all five today, and if you try you probably won't do any of them. Do them in this order instead, because it's the order that pays fastest and each one makes the next one easier.

1. THE PHONE BILL, RIGHT NOW

Find your latest bill or your contract, upload it, run the first prompt. It's four minutes, it's the easiest win in the guide, and having done it once you'll be far more willing to do the rest.

2. YOUR HOUSING AGREEMENT, TONIGHT

Upload it, run the dates prompt, and put every date it gives you straight into your calendar with a reminder a month before. This is the one that quietly protects the biggest number in your life.

3. TWELVE MONTHS OF STATEMENTS, THIS WEEK

Export the year from your bank and your cards, upload the lot, find what's been renewing silently. Cancel what you don't use the same afternoon you find it, because a list of subscriptions you mean to cancel is just a longer list next year.

4. YOUR INSURANCE, WHEN IT'S QUIET

Half an hour with a cup of something. Read the exclusions properly once in your life, and either fix the gaps or accept them knowingly, which is a completely different thing from finding out at the worst possible moment.

5. THE NEXT THING YOU SIGN, FOREVER

This one isn't a task, it's a habit. Before you sign anything that takes money more than once, upload it and ask what you'd regret in a year. Ninety seconds, every time, for the rest of your life.

That's the whole guide. None of this is clever and none of it is difficult, it's just the reading nobody ever does, done by something that reads in seconds and doesn't mind doing it. Companies have been quietly relying on you never getting round to it, which is exactly why it's worth the twenty minutes.

Want More AI Tips Like This?

I post daily AI content, tool breakdowns, and prompts that actually help you get more done. Follow me for the latest.

@MavGPT

TikTok | Instagram | Facebook

You already signed it. You may as well find out what it says.