

The Mortgage Eraser System

**How to Eliminate All of Your Mortgages
in as little as 3 to 6 Months**



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By T.J. Marrs

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PART 1 - The Mortgage Eraser System –

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How would you like to find out if you could approach your mortgage company and convince them to release their debt and lien on your title?

What if you found out how the mortgage company actually tricks you on every loan they make?

Wouldn't you like to know the key phrase in mortgage contracts that lets you know you're being taken?

What if you could prove to yourself that you are the actual "creditor" in every loan transaction? Which means YOU created the money (it is yours), yet get tricked into paying it back to someone else?

We're going to be covering these and other items related to mortgage foreclosure and mortgage cancellations.

First, we'd like to cover one of the most exciting developments in recent days having to do with the nature of the loan and the mortgage contract. What we'd like to show you is **how you can immediately prove up the funds to settle all of your outstanding mortgages**, and how you can use an Administrative Process to turn the tables on the bank, and actually put them in the debtor's position where you take over the creditor's chair, all due to their dishonor.

How you can protect your real estate holdings in a collapsing economy

In recent months and the past couple of years the economy has headed south, and mortgage delinquencies are at record highs.

What has exacerbated the problem is the fact that a lot of these loans have been repackaged and resold, many times. Of course, you're talking about highly leveraged situations that put us all at risk and severely crashed worldwide capital markets. Consequently, there has been a huge rash of foreclosures.

The big problem is that everybody thinks there's not much they can do. It's a well-known fact that in certain neighborhoods, when foreclosure notices go out the people don't even bother to try to fight it. They simply give up and leave. In the process of leaving, they leave everything there. They leave their TVs, their beds, their computers, you name it. They simply walk out and abandon everything. It's almost like they've been hit with despair.

Wouldn't it be a great thing to know that you can actually protect your real estate holdings in a collapsing economy? How can you possibly do that?

The fact is that many people today are upside-down in a mortgage as compared to their home's value. For example, their property might be worth \$400,000. When they got the loan, it was worth \$600,000 or \$700,000 and

perhaps the loan was for \$500,000. Today, they still have that \$500,000 loan, but they're upside-down to the tune of about \$100,000. They don't see any option except to walk away. Most people do so, without realizing that their equity really belongs to them.

One of the best options that would prevent you from having to walk is to eliminate the mortgage company's **claim** against that property. How can you possibly go about doing that? The answer is actually very simple.

Everybody assumes that because a bank or mortgage company is involved, there must be a valid contract. What we'd like to show you is that *most contracts are merely presumed to be valid*. Yet the basis of a valid contract is completely missing.

Wouldn't it help to know what the "basis" for a "valid contract" is? Most people think that contracts are the paper that they're written on with a signature affixed. They think that constitutes a contract.

The good news is a contract is actually a "meeting of the minds". A meeting of the minds means that there was FULL disclosure and there was consideration to both parties.

What if you found out, and it was provable, that there was **no consideration** from the bank at all? What if you found out that the bank **never actually disclosed** what they were doing? Do you think you might be able to turn the situation around?

Actually, hundreds, perhaps thousands of people, already have quietly done this. They have done it, in most cases, through the courts. But that is

doing it the hard and risky way, in my opinion. There's a much better way to go, which does not need to involve going to court.

First let's review some of the issues that we've raised.

First, what does the mortgage company do to "take you" on every loan they make? What is the key phrase that most mortgage company contracts have that when you read it, should let you know that you're being taken?

I recently was told this story....We were with one of our members not too long ago in Texas. We were just chilling out. I mentioned to him the fact that I had his mortgage contract in hand and asked if he had ever read it. He confessed to me that he never had.

I said, "You probably think that mortgage contracts are very boring." He said, "Absolutely." I said, "What if I could show you that the mortgage contract isn't boring at all, but exciting, scintillating, fascinating?" Of course, he thought I was kidding and was ready to chuckle over it when I said, "Let me read you a few things."

I started reading line by line down through his contract and we did come to that key phrase. The key phrase said, "The borrower warrants that he is **"fully seized"** of the property. I said to him, **"They're presenting these papers to you before you have the loan, apparently before you've bought the property.** So how is it that you're "fully seized" of the property?" He confessed that he had no idea.

Wouldn't you like to know how it's possible to be, fully seized of the property, according to the mortgage company, and you haven't even gotten a loan yet? Would that be of interest to you?

First, let's go back to why mortgage companies take you on every mortgage loan. We're not talking about hard-money loans. We're talking about the typical situation where a mortgage company is actually not lending you money at all, but they're trading off of your credit and your signature.

Do you remember the good old days when you used to do banking and you'd get all of your checks back in the mail from the bank? Have you noticed that banks don't do that anymore? Have you wondered why?

They do not return the checks because your signature and those documents, even on a cancelled check, is a valuable asset. That's the reason why. In point of fact, the reason you know the companies are taking you is because it's not hard to discover that they key phrase we were just talking about is a big clue on how you're paying for the mortgage.

When you buy something with Federal Reserve notes, you might assume that you're using money. If you take a look at what the Federal Reserve has to say, they claim that a \$1 or even a \$100 bill is just a piece of paper. When you ask them why people consider it **money**, it's because they're accustomed to doing so. That's the Federal Reserve's answer.

Here's the real fact. **Today, there really is no money.** Today, what passes for money are so-called notes, such as Federal Reserve notes. There is no hard asset behind that note. Just a promise to pay. They are promissory notes (and actually backed by YOU "the creditor" by use of your birth certificate as collateral). The real question becomes what's the difference between a Federal Reserve note and my own note? The answer is essentially: very little difference, when properly used.

When you get a mortgage, what are you doing? You're signing a "promissory note". The question then becomes, "What happens to that note?" Would you be surprised to hear that the mortgage company takes your note and makes money from it? They get paid in full.

When you purchase the house. You bought it with your own signature on a note. Free and clear at that moment. Did you know that? **Did they tell you that? No.** They take the note, slap an "allonge" on the back, and turn your note into a "draft". It's called an illegal conversion. A draft is an "order to pay", not a promise to pay. They got paid in full. So how come you still have to pay them anything? Good question.

Guess what else a draft is? A draft is a "security". A security, of course, is something the bank can write to their books and turn around and sell. So, effectively what they're really doing is taking your assets and credit and trading on it, monetizing it and selling it off. **They're tricking you into believing you're the debtor when in fact you're actually the creditor. Works great for them, and you end up giving them both the house and paying a note for 30 years, that was totally unnecessary and this process was not disclosed to you.**

You just made a deposit when you handed them your promissory note. They wrote it to their books, and their books show that the note is a liability, not just an asset, because it's owed back to you. They refer to this as double entry book keeping, and only banks have laws protecting them which allows them to do this.

Do banks disclose these sorts of things when they give their so-called loans? No, of course they don't. That means **there was no meeting of the minds**. Without a meeting of the minds, **do we have a contract?**

The answer is no.

If you know that, the contract you've been paying on for the past X number of years is actually void for fraud. Don't forget **fraud vitiates all contracts**. It even vitiates judgments.

How can you possibly turn the tables and get the bank to admit on public record that they actually defrauded you and never lent you anything?

If you can do that successfully, you know what that means. That means you can get your property free and clear, no bank loan. That's the answer to our first question.

How do we protect our real estate holdings in a collapsing economy? That's easy. Eliminate the bank's claim and it's all free and clear to you. You could actually at that point sell it for half off and still have a windfall profit, couldn't you? Even if the house value went way down, you could still cash in with that always has been yours. You are on title now. It's an excellent way to protect your holdings in a collapsing economy. It may be most American's only hope of surviving out current and future crisis.

Again, how are you the "creditor" in every loan transaction? The truth is the bank doesn't have any money to lend. They lend you "ledger money" from

the treasury. They have to. The truth is Federal Reserve notes aren't money, and Congress has admitted to it.

The truth is that since there is no real money, in circulation we have been using a substitute for money, what passes as money. What passes as money? "Debt Instruments" do. That's what Federal Reserve notes are. They're debt instruments.

Debt is a negative. Money is a positive. What can we use this information for?

Here's what we recommend.

You're actually the creditor not only in every loan transaction because they're taking your note and monetizing it, but you are also the Creditor of the United States which went into a bankruptcy in 1933. You in fact are the creditor because your wealth, your credit, is backing up the currency. Your birth certificate was monetized to create an instrument to back that currency. YOU are the GOLD, you are the creditor.

SUMMARY of how this works: Remember YOU are the collateral for all currency.

YOU are tricked into a mortgage contract, where YOU end up paying someone else a note for 30 years (a bank), who used YOUR account to fund YOUR contract. How could you possibly owe anything? You are essentially paying yourself. But the contract process tricked you into paying the bank instead. They sell off this asset, several times, and **never disclosed all of this to you.**

How can you take advantage of this? Actually, it's pretty simple. What you want to do is use standard operating procedure for getting to the truth.

Why is that so important? Because today everything is done "in commerce". That means that everything is determined by contract. This includes government bills, the courts, and in the business world. The best way to get the contracts operating in your favor, instead of against you is to prove up funds based on the fact that you're the Creditor of the United States. Once you get this inside your head, you will never see the world the same way again. You can experience a life of financial control and independence as a Creditor vs. financial dependence as a lifetime Debtor.

That effectively means that every single time you write a note, it becomes an obligation of the United States to pay YOU.

In terms of proving up your funds, that's simple. There's nothing to prevent you from writing up a \$400,000 or \$500,000 (correctly structured) bonded promissory note and handing it over to the bank, saying, "Here's my

promissory note to hold as collateral.” People do that every day. In fact, don’t the banks, monetize those notes and collect their ill-gotten gains and cut you out? Yes they do.

What if instead, you go ahead and present to them a prove-up of funds for all of what you owe, whether it’s one, two, three, four or a dozen mortgage companies, or on a dozen mortgage loans? Of course, the way you do this is through an instrument such as a promissory note or an international promissory note.

The prove-up of funds is the exciting part, because of course if you turn that over to the bank directly, we already know from practical experience that most banks will simply steal your note.

We recommend using an Escrow Agent. The escrow agent will contact the bank and say, “I have the funds. Where is the original note, and certain other documents indicating they actually gave you money and a loan (remember they did not give you any money)?” Have they disclosed what they were doing with your note? The problem is we already know that they bundled the note up and securitized it and have sold it off, so they can’t prove up the note.

We have all heard the phrase, “Possession is nine-tenths of the law.” You’re in possession of your property. Your name is on title. What’s the other tenth? The other tenth is attachment. That’s the note that they can’t produce.

If your escrow agent is holding your promissory note for however many millions are due on however many contracts and he lets the bank know that

it's time to produce the note, you can actually slam-dunk the bank, catch them in their fraud, and use that to turn the tables on them and take your property. With 5 initial documents, you can get this established.

So what do you do now to get started? 3 things:

1. Join our list on the home page of www.livingfreeandclear.com and see our video and other freebies we offer.
2. Join our Living Free and Clear membership to learn more with our live training session on various Wealth Building and debt elimination strategies.
3. Join our Advance Mortgage Cancellation Coaching program: With this program, you get the tools, documents, resources, and training to get maximum assurance of succeeding with the process of completely erasing your mortgages, on both your personal property and investment properties. Pricing and training options can be found on our Mortgage Cancellation Info page (password protected).

Get that by enrolling in our list at www.livingfreeandclear.com

PART 2

The Private Banking Solution

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Mortgage finance and real estate expert since 1990

**Achieving financial independence,
using the private bankers secrets
they don't want you to know about.**

*How to get the U.S. Treasury to turn you into a
“Private Bank” to pay off your own debts.*

The following is based on an interview with my mentor and others. It is the foundation of our Private Banking Program, and required reading for proceeding into the actual process of advanced mortgage debt elimination.

This is just an overview of the understanding of your position in commerce. Our goal is to help you gain an understanding of the world of commerce in general. A further course and services will be available just for eliminating debts via the website. The contents herein are for educational purposes only. Your own research is required to succeed with these strategies. Our goal is to direct you to the resources to maximize your success. We do not give legal or accounting advice. Certain support and advice is granted to those who join our advanced training only.

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How and why is everything a “taxable event” in our whole system of government, court, and basic commerce?

What most people don't understand is that because of the way our government and banking system is set up, we're actually using a currency that's not our own. We all know that we have a currency that's printed out of thin air. What's really backing that currency is our labor, ability to produce, activity, and workability. It is systematically set up that way. Yet we are never taught this fact by those in power. Anything we can produce through our labor is what backs the monetary system of our country and the world today. That is it.

Because we're using someone else's currency, which literally belongs to the international bankers or the Federal Reserve, we have to pay a tax on the use of that currency. We're using their currency, and they have it set up for the real creditors and investors behind what's going on here.

Because our country is in bankruptcy, everything that goes on, every transaction, is a use of THEIR currency. Therefore, there's a tax attached to that currency. That's why all things are taxable events. We further agree to this “contract” by agreeing to use this currency. It is contract law that we all have bound ourselves to, not some kind of mystical governmental law. It is all about contracts and legal tricks and confusion to you keep obeying their laws for their overall benefit.

The other portion of this is that the government has given us a court system, and that court system now operates “in commerce” rather than judicial law alone. If we were under judicial law, there wouldn't be fines, fees and penalties constantly conducted through the commercial process.

Courts Are Banks, not just judicial courts as we usually think.

The courts, judges, prosecutors, and IRS agents wouldn't be able to collect without that system. They would not be able to intimidate the general population into submission to the court. It would only be a tax — or a tort, more accurately — that would be paid to a person who's actually injured in whatever we've done. That's what would happen in judicial court.

We're really looking at it from the point of view of a commercial court. The country is in Bankruptcy, and has been a long time. This has been the case since 1933, when this system was set up to bail us out. The country has existed on the basis of debt, not assets, since then.

In the court system, they are doing one thing, and they're going to determine the outcome.

A commercial court first wants three things answered before you proceed:

1. Whether you're a US "citizen"
2. What your residence is
3. What is your corporate "legal name" - your name is John Henry Doe? If I am John Henry Doe, it's not the upper and lowercase spelling of the name. But they will assume it is, if you do not correct this. It's the all uppercase spelling of the name (JOHN HENRY DOE). As everybody knows who has studied this banking system, we're dealing with a now "contracted" corporate entity or corporate entity person if it is an all-capital-letters name. That is the person with whom they want to deal with, and can have total control and jurisdiction over. That is the "debtor" who must answer to all of those parties considered superior to it. This is the position they want you in.

As someone living in this country, where do I get the authority for me to write and create these bankable bonds and create this legal money, so to speak?

We go back in history to the Revolutionary War. Initially, when the colonies were here, we didn't have the money to fund an all-out war against England. King George had vast armies and navies that he could send here, and it would have been a simple little battle to wipe us out.

What really happened was we borrowed 18 million pounds of silver from France. During the battle that was going on in this country, there was also a battle going on between France and England. At that point in time, the same family ruled in BOTH countries. That's the family who has funded every war we've ever known about, the Rothschilds. From that contract that was entered into by our founding fathers in this country, we agreed to pay back England instead of France because the Rothschilds were in control in France and England.

England was going to end up winning and ruling over France, and the family of Rothschilds in France knew that. They only had the wars going back and forth so they could generate money the same as they do today. The contract comes down to the point that we had to pay this money back to England.

Because we've been in bankruptcy since that point, that money has never been paid back. I don't know if everybody knows it, but the last bankruptcy that's actually been recorded so most people could easily find it would be the bankruptcy this country entered into in 1933.

Because we're in bankruptcy, as the flesh-and-blood people of this country, we've turned over our land, gold and silver. Those are the true assets of this country. Then the creditor of the bankruptcy said, "What else do you have that you can secure the bankruptcy with? We already have the gold, silver and land."

Our government, unbeknownst to us, pledged our ability to work, the productivity of what we could create or generate, our activity, and everything that would be ours personally that we could create with our hands, bodies or minds. It was “donated” or taken from us as an asset for the bankruptcy.

Because that’s happened, the government did NOT commit a crime when they took away the gold and did all these things. They had to give us a remedy to correct whatever happened. Our remedy was an opportunity for us to have a way of redeeming the assets that had been taken from us.

In this case, the government has been dealing in paper currency, which is anything that’s backed by the full faith and credit of the American people. They’ve been dealing with paper currency all the way along without any coin of the realm, which is gold or silver, to back it. That means we have the ability to do the same thing that the government has done.

Most people know that the Bill of Rights granted government 18 inherent powers. The one power they gave away was the right to coin and mint money. Because they gave that right away, they had to give us the opportunity to do the same thing THEY were doing. In essence, that’s what’s happened over time.

Because they did this, what happened was the Federal Reserve Act actually created what’s called a National Bank or National Banking Association. By definition, that is in fact the people, whether it’s one man, 10 men, or 100, 1,000, or 1 million men.

WE (YOU AND I) ARE the National Banking Association.

If we're the National Banking Association, we have the same rights that the banks do. If the banks can create paper currency, we can create paper currency. We do it every single day, and most people don't realize how they've created paper currency so the banks are making money on it.

That's why we have the right to do it. Under Congressional Act and out of the U.S. Code, it actually says this is our right. This is our process for redemption. This is how we're going to redeem the property that's been taken from us.

WHERE DOES THE TERM "PRIVATE BANKER" COME FROM?

The difference between a private banker and a corporate-type banker is that the private banker is a flesh-and-blood man who doesn't have a privilege granted to him by the state to do his banking. If I go to the state and become a chartered bank, I'm not the same private banker anymore. I'm a public banker. I'm dealing with public funds now.

Because we have the right to remain private citizens or private people, we have the right to be private bankers. As a private banker, I have the ability to create what I need to set off or discharge whatever presentment is given to me.

This country is in bankruptcy, and it just continues to reorganize it all the time. It never settles any debts. Who'd want to pay a debt with a Federal Reserve note? If I go borrow 1,000 Federal Reserve notes from the bank to buy a car and then I pay those 1,000 Federal Reserve notes back, have I paid a debt? In reality, no. It just appears that I have. The reason I say I haven't paid a debt is because a negative plus a negative is always a negative. It never balances the books.

Whenever we use Federal Reserve notes to pay a bill, that creates a larger deficit. In this case it's the national deficit, and it gets larger and larger. It doubles the amount of debt we had to begin with because we can't bring the books back to zero.

It sounds like we're getting into that servant-master relationship where I'm the master over my public servants and I've granted them permission to do this, but I never gave up authority for myself to perform the same acts.

WHERE ARE THESE ASSETS STORED? How is it held, and how we take charge of this asset?

It should be done in simple terms so we all understand who we are and why we have this right to create this money. The asset is our birth certificate. The birth certificate didn't exist back when. Back at the turn of the century in the 1800 and 1900s, they didn't have birth certificates. They recorded the birth of a baby in the family Bible. They'd list it on

the family tree.

Because the country was in bankruptcy, the government had to have a way of knowing how many people were alive and how much productivity was going to be generated by the lives of these people who were out there working. In order to do that, they created a BIRTH CERTIFICATE.

Basically the registration of a live birth exists so the Government could create and use the certificate AND ESTABLISH IT AS COLLATERAL TO PRINT CURRENCY AND CREATE DEBT. *Yes, you are the collateral for the printed notes and debt we use.*

Essentially, the mortgage has your permission to mortgage YOU and your future...until you take back that permission.

You are being mortgaged so THEY (the governments) can spend. Then through use of that currency, they essentially trick you into also having to pay back the debt THEY spend (but only as long as you agree to it under contract). This is why we as a country find ourselves where we are, in terms of debt and pressure on our finances. We are being swindled out of our own collateral, others spend it, then they send you the bill. This is why we run into another tax and/or fee at every turn of life.

Fortunately, there is a REMEDY to this system.

If you were born in a county hospital and your mother and the doctor were there, your mom signed it. Then the doctor signed it as the informant and sent that application off to Washington, D.C., to the Chamber of Commerce. It's kind of silly that a birth certificate is held at the Chamber of Commerce, but that's where it comes from. The original jurisdiction should actually remain with the original attorney for the county where you were born. He should have the jurisdiction over the original birth certificate because that's where it was formed, and that's where it came from originally.

The birth certificate goes back to the Chamber of Commerce in Washington, D.C. They BOND up on these birth certificates and trade them internationally. They're traded on the International Stock Exchange. Yes, YOUR collateral is being traded for others to profit from.

Because they're doing that, it's the pledge of the asset of the people, their labor, ability to work, and productivity. That's what people are gambling on as the full faith and credit of the American people, or the government's claim of backing of it.

If you look on most of them, in the lower left-hand corner the birth certificate will have a statement that will say, "Northwest Banknote Company." A lot of people don't realize that little verbiage is in the outer portion of the stock paper it's on. The reason it's on there is because it's a registered security. That certificate could be printed up 100 different times. All with your permission...until you revoke that permission.

Everything in the world of commerce is by consent, until you, the actual creditor revoke that permission and take control. This is the essence of what we hope to teach you.

What needs to happen is we need to get control of a state-certified birth certificate. I need to go to the state and say, "Vital Statistics for the state, I want a certified copy of my birth certificate." Then I give them the \$25 or \$30 and they give me a copy of it. It's embossed and on the security paper (order your own and see for yourself, as I did). That's basically a stock certificate from the corporation.

Now that it's there, we know we're private bankers. As a private banker, I can do banker's acceptance on that document, so I control it. What hasn't happened here is the government hasn't told us this exists and we can have control of it, so we don't take control of it. We haven't picked it up and said, "This is mine and you can't have it." They're assuming that because we're bankers, we understand commercial law. **We're operating under commercial law, so they're assuming that we know we've abandoned that birth certificate.** They pick it up, and they use it. They make bills off of it all the time. They write bonds off of it or sell it. They do all kinds of things with that birth certificate that we should be able to do, but we haven't been taught how.

Once you are equipped with these processes, we take that birth certificate, and we "ACCEPT IT FOR VALUE" because it's ours. That birth certificate is a description of a living being that's backing whatever is going on with that certificate. Without us, that certificate doesn't exist.

Is a birth certificate the asset itself, or is it just describing an account that's holding The equitable interest?

The birth certificate is the actual asset. If you have an automobile and you have a title to it, if somebody wants to get ownership, all they have to do is track the title. If they can attach the title, they can then own the automobile.

What's happened here is because the people haven't understood the law we're operating under, the government has been using this birth certificate to fund its projects, pay bills and generate money. It's because they assume we know we're operating under commercial law. This is due to the fact that under commerce rules, if it's abandoned, somebody else can take possession and use it. Remember, we're on the "sea of admiralty" rules here. We're on maritime law. If you find a ship that's out floating in the sea and nobody's around it and it's been there for so many days, you can lay claim to it. It's an abandoned vessel. The same system works here for the birth certificate.

What is the difference between “private” and “public debt”?

Why can we only work with “public debt”, in terms of eliminating or managing it?

First of all there is the “straw man”, who is the corporate entity version of YOU who is under contract within this commerce system and gets into “public debt with banks and government institutions. Only corporations can do business with other corporations. The courts and government are also corporations for practical purposes. We enter into contracts with them all the time, and thus are subject to the rules of those contracts. . The courts will call it a “juristic person” (whom they have juristic control over as a debtor. It could be called a “legal fiction”. A corporation is by definition a legal fiction, such as LLC, a limited liability partnership. All these things are legal fictions.

The birth certificate is also a legal fiction. It’s a description of a legal fiction or title to something. It’s evidence that something exists.

I know many of you have heard this. If you look in the mirror, you see something that looks like you. It has roughly the same color hair, eyes, shape, weight, and everything. It looks like you, but it’s all in reverse. What’s in the mirror has no substance. It takes a flesh-and-blood man to fill that substance in and back whatever is going to go on with the legal fiction.

In this case, what happens is the legal fiction is out doing business. Whether we know it or not, it’s entering into contracts all the time. The second we verbally agree to do something, it becomes a contract. The seconds we understand something, and the cost of not complying, we enter into a contract. The reason that the government is saying and doing what it does is because the legal fiction (strawman) has its obligation of existence to their government contracts entered into. Once you know of a government ruling which you understand, and was fully disclosed, and you don’t deny it, you are by default under contract. The same thing happens with corporate agreements all the time,

This is the essence of the situation which allows you to potentially get out of a mortgage contract that was not fully disclosed.

They’re saying, “Okay, John Doe here has a tax liability.” John Doe does have a tax liability, but that’s the all capital letters “JOHN DOE.” The John Doe that’s a flesh-and blood man whose name is spelled with upper and lowercase letters doesn’t have a tax liability. But because this legal fiction is basically a trust, we have become the trustee or surety for that trust.

Until we understand how to handle the obligations of that trust, we have just come in and said, “We’re going to handle the obligations of the TRUST. We’ll take care of whatever has to be taken care of.” We often don’t realize it, but that’s what we’re doing.

When they come in and pull John Henry Doe into court and say, “You’ve got to come to court,” they’re really not talking about the flesh-and-blood, but they want the flesh-and blood there because they need somebody to back it and underwrite what’s going to

happen.

Everything is in the public, so the legal fiction can only deal in the public. When you go to court, a lot of times somebody will be speaking to the judge to explain something and the judge just kind of rolls over it and keeps on going. That's because the judge can't hear the flesh-and-blood. He can only deal with legal fiction (version of you).

What we have to do is be able to come in with control of the legal fiction, because WE are where the asset really is. We are the asset. We're the ones who have the ability to work and produce and do anything. We can build things. It doesn't matter what it is. Our energy is what they want. We're going to back the straw man or legal fiction with our energy. Having that energy out front, we're saying, "We're underwriting whatever happens to the straw man."

Most of us don't know how to deal with this, therefore we don't know how to deal with it in court, yet, we are liable for what happens in that court. This is why most defendant's lose. When you go to court they hold what is called a pretrial conference. The first thing that happens at these pretrial conferences is they want to know, "Are you John Henry Doe?" and you answer "Yes, I am." "Where do you live?" and you answer "I live at XYZ West Street." Then they ask "Are you a U.S. citizen?", and you answer "Yes, I'm a U.S. citizen."

Right there, the court has been adjourned. You're toast. The reason is because you just said you're a "U.S. citizen". You just said you had a residence and agreed that you were the ALL CAPITAL LETTER NAME on the paperwork. What you've just done is said, "Okay, I owe my existence to the corporation." You are no longer separate from it, you ARE one now and subject to the jurisdiction of the court and the court's jurisdiction over the corporation.

The international creditors need to be paid because in bankruptcy they are remaining behind the scenes. They don't want anybody to know who they are. If people really knew who they were, they'd say, "Why are we in this kind of system?"

That's happened and now we have allegiance there, so what's really happening is you're in court. You think you're going in and arguing under judicial facts, but you're not. It's basically what's called an exchequer court. What's happening is they've determined already that you agreed to it before you went to the actual court hearing, because in the pretrial you agreed to those things.

What you just said was, "Yes, I'm the property of the U.S. entity and because I'm property of it, the International Bankers or creditors have a right to seize the assets (under the bankruptcy). I just agreed that they belong to them by saying I was under their jurisdiction."

We go in and think we're under judicial law, but we're not. We're under commercial law. Under commercial law, we need to know which side of the fence we're on, and most of

us don't know. It's all commercial activity. In that commercial activity, what we're really doing is giving up who we are, and that we have a residence and we're a US citizen.

You are indicating "I'm going to stand behind the surety. You can take me into custody and use that birth certificate to generate as much money as you need to pay the debts of the legal fiction so that the international bankers and creditors will be satisfied, because I'm hiding assets that actually belong to them."

Why can't I buy your property, your farm out there in Kentucky? Why can't I, as one private man to another, issue you a simple bonded promissory notes, or an instrument that we create ourselves today, and pay for that farm as one private to another private? Why do I have to use public money?

If we actually understood who we are and I said, "I understand how to facilitate this bonded promissory note you're going to give me. Go ahead and give me a promissory note for it. I know how to deal with it. I can hypothecate it and get my money out it," then I could do it all day long.

Farmer McDonald doesn't understand how to deal with this. He's is now not a true banker (creditor). Or even though he is the banker, he doesn't understand the rules of the game.

The system has been set up to keep us in the dark, so most of the people don't understand what's going on. They don't understand that this is lawful money. I just put my signature to it because I am the asset that's backing everything in this country. We all are.

We're all the true heirs to all the assets in this country. We've just pledged them over to the government to keep them out of trouble. We have a right to sign that paper to create the funds, whether it's public or private. Privately, I can do bartering or whatever I want with this farmer. If he understands how to use that bond, I could actually give it to him. But most people don't, so what we do in order to keep out of trouble and make sure everybody is feeling happy and everything is the status quo like the government wants it is deal in Federal Reserve notes.

There's a little catch here, even though we know that we're dealing in Federal Reserve notes. I said, "Kelly, I want to buy your place, so I'm going to go get a mortgage. I'm going to get a loan to buy that property." I go down to Chase Morgan or Wells Fargo and get a loan. Now that I have that, I've paid the private man his money.

Because I know who I am, I can now say, "You know what? I know that this big bank has to take care of me. Under the law, mortgages are a debt of the U.S. because the asset belongs to the people and we could lose it at any time. The government could screw up and thus allow the principle (the Federal Reserve), to step in and take the

property.”

So they had to give us the remedy to do the same thing they were doing.

I could go set off the bond that I just purchased Kelly’s property with. I could use a bond. I could say, “Mr. Banker, you have to accept what I’ve just given you because by law, it’s my remedy to recover all of my assets, no matter what percentage of it that I’m using, you have to accept it.”

What is a negotiable instrument to discharge or pay off a debt. Are people generally able to accept these transactions?

When you start dealing in commercial activity, you have to know where you are, where you stand, and what the process is in making things happen. If you start doing commercial process and you don’t know how to do it properly, you can get yourself into big trouble. For example:

In the past, there were quite a few people who said, “I have a treasury direct account. Therefore I can write sight drafts. I can write bills of exchange and bonds,” and they did that. Many of them got arrested because they were told that they accessed the treasury unlawfully. I believe many did so and got into trouble for that reason.

The reason I believe they entered into this process and accessed the treasury unlawfully is this. We have an account that we know exists there. We have an account, but that’s the same as me going down to Wells Fargo, opening an account, putting \$10 in it, then spending my \$10 and writing several more checks. If I want to write a bond or promissory note, or an acceptance for value, or use any of these tools legally (remember I am dealing with the treasury), **I have to “fund” that account first.** It has to be a live account I control. Plus there has to be an asset that actually funds the live account.

I don’t have to fund with Federal Reserve notes. If I do, I’m just heaping the debt upon myself twice as much. As I said before, if you pay a debt with a debt, all you have is a double negative, and that becomes a larger debt. It has not brought the balance down to zero.

But I can take a true asset based on my life and energy and everything associated with me, and I say that asset is my birth certificate and it has an unlimited value to it. If I have control of that asset, I can put it into that account and name the Secretary of the treasury as my securities intermediary or securities fiduciary to handle all of my transactions.

The treasury has two sides to it. It has a private side and a public side. Guess what happens on the private side? They do set-offs. They do discharges.

If they're going to do it on the public side, they're going to be passing this phony currency around called a Federal Reserve note or a check. All those things happen on different sides of the coin here.

What's really happening when I come in as a flesh-and-blood man is I have control of the legal fiction that they've made all this money off of and haven't told me about it. Now I own and control that, and I'm notifying them of this fact now.

I'm registering my certificate or security instrument with the Secretary of the Treasury. In doing that, I've funded my account with an unlimited amount of money. Every time I put my name on a bond, a bonded promissory note, an indemnity bond or whatever type of instrument I'm using, I have just created that much more money.

I'm hoping that helped clear up why I thought that they were possibly accessing the treasury unlawfully because they didn't fund their account.

Assume we take control of the asset. We fund the account. The treasury and IRS handles the accounting. Then we present these negotiable instruments. But once in awhile, down at the county or city level, whoever that person is that wants the money tends to ignore our presentment and move forward anyway. They dishonor it. How do we deal with that?

First of all, they haven't dishonored anything. What they're doing is they're not recognizing what's going on. It will be the treasury who dishonors your instrument.

The law actually says that if we make a presentation to the treasury, the Secretary of the Treasury has 30 days to return our instrument to us. They have to notify us that there's a defect in process or form, or any of the verbiage or anything in it. They have to send it back to us and tell us that they're dishonoring it.

The law also says that if we haven't received that within 30 days, we are to assume that the debt has been discharged or set off in full.

This is how I like to look at it. Those that can, do. Those that can't, work for the government. The reason is that they're not the sharpest tools in the shed. Everything needs to be fairly simple for them to handle the processing of everything we're doing. If it was really complex, they couldn't do it.

What's happening is that with everything that's going on in the government, all these people have a job to do. They're compartmentalized. They don't know anything out of the little box they've been put in. It's done that way so that people won't get a full picture of what's happening, because when they get a full picture of what's happening they all say, "I can't do this anymore. Now I know the truth."

Look at Joe Banister(former IRS agent who wrote books on the IRS and it's ways). He got a picture of the truth from within the agency, and look at where he was at. He was

prosecuting people for the IRS. But that man now is standing up. Then they try to send him to prison. They keep trying to do all kinds of things to him because he's standing up for what's right. He had to learn a whole bunch of different things before he could actually stand up and say, "that's wrong." What kind of country do we live in where one cannot stand for the truth, and speak freely about it?

These people don't know that they're not doing the right thing, or at least some of them don't. Some of them enjoy what they're doing even though they're committing crimes against the people. There are ways of going around the lower-level pawns and getting into the upper levels. We can get into management.

The actual law says that if we want to prove we're innocent of the charges and there was no intent to do anything against them or break the laws, we are to petition the Secretary of the Treasury for the cease and desist. It says we go there and not the courts. It's pretty interesting that we go to the Secretary of the Treasury to get them to stop prosecution instead of going to the court. Sometimes you get a bully down in the lower levels. They will want to ignore everything and come to take your house. They threaten you with jail or say they'll take your car and stress your bank account. Where do we get a big stick to do a little calibration on his forehead?

The big stick comes from the top. When I do this, I don't send my documentation to the lower-level guys and say, "You have to stop this. Here's my proof." We're actually told that we need to send the information to the Secretary of the Treasury.

The Secretary of the Treasury will place the paperwork in its proper place. He will send it where it has to go. Most people doing this correctly have had success doing this.

Remember, everything is a tax issue and a taxable event, there is a department that handles all taxation in this country. That's called the Tax Inspector General's Office. Whenever I have a problem and somebody hasn't done what they're supposed to do, I notify J. Russell George (or the current person in office), who is the Tax Inspector General.

Within two to three weeks after they receive a letter, you should receive a letter back. Every person I know who had done this process, has gotten a letter back from the Tax Inspector General's office that says, "We got your complaint and we're investigating to see what the problem is."

Does the TIGTA actually take care of the problem, or is it one of those things where it goes into a black hole and 10 years later you're still wondering what's going on?

They actually tell you that they can't give you all the information you may want on your case. They do tell you that you can foyer for information. Also, the tax inspector general's office is in Washington, D.C., but there's a local tax inspector general's office

that you can send your information to.

(STORY FROM INDUSTRY EXPERT) I helped somebody who's been fighting the IRS on a really sticky issue. That person sent a letter to TIGTA explaining the situation and laid out the process they'd done all the way along. They said, "I'm under a short leash here. I'm going to be falsely incarcerated. I need some movement now." Before that hearing, TIGTA called them on the telephone and said, "We got your complaint. We filed a complaint against the judge, and we're investigating to see what's going on." They called this person and told them that, and then sent them a letter. They said when they called that they would be pushing her case up through the ranks as fast as they could to get it to management so it could be taken care of.

What kind of success has this process had with stopping certain collection activities? This could be in court, a public bank, somebody being incarcerated, or maybe stopping some kind of criminal process coming against people.

We've gotten one lady out of prison. I just did a friend's child support issue. He had back arrearages on child support of \$32,000. It took three weeks to get that one done, by the way. I don't know why it went so fast, but he no longer has \$32,000 due in back child support. He's back to paying a monthly amount that he started with back in 1992. Needless to say, he's pretty happy. There are two other people who were indicted by the IRS and the Department of Justice. I know one of these people personally, and they were incarcerated for five days while they were being held for arraignment. They did it on purpose to cause this person problems.

The person went to the arraignment and got out of it, and then refused to show up for the court date two weeks later. She had a warrant issued for her arrest. There was another person who did the same thing. They were attached to the other person and lived in another state. They also ran and didn't go to the court hearing. The U.S. Marshals were looking for them for 13 months.

In August of last year, this person did this process. In October, she actually got a certified judgment off the docket sheet from the federal court. The docket sheet said that the court refused to issue the arrest warrant even though they never showed up for the court hearing. It said that it was a moot point to issue it to the IRS to apprehend this person.

The other person who was involved in this also had an arrest warrant issued in April of last year. In October, that person knew somebody who could get into the files because they were associated with the system previously. That person got in and looked at the files.

The person who was also running and hiding from the marshals had their warrant revoked. All the records of his traffic tickets and everything were completely wiped out. There was no trace of anything anymore. I know of a doctor who's done this in Southern California. He got all his liens and levies taken care of in one little visit to the

CID office.

Another person I'm aware of actually got his mortgage discharged. He sent his paperwork to Henry Paulson's office. Henry Paulson's office sent him a notice saying, "We don't do that in this office. We forward it on to the CID. They'll be handling it." A short time later, he got his deed of trust in his hands free and clear.

Why are you sending process to CID?

CID is the Criminal Investigation Division of the IRS, or that's what everybody thinks. Actually, CID is the Criminal Investigation Division of the Treasury. The difference is that when you're dealing with the IRS, you're dealing with the service center. The IRS deals with taxpayers. The CID of the treasury basically deals with flesh and blood.

We found that there's an IRS service center, and there's also a CID campus. The CID campus is set up with an after-hours agent whose job is to do set-offs. Imagine that. Set-offs isn't dealing with checks, Federal Reserve notes, and other public instruments.

They're taking the documents we give them, and they're processing these documents. The Federal Reserve knows these are good documents. They've admitted in the past that if we submit the proper paperwork, they'll put it through. They know they're only a fiduciary for us. A fiduciary is basically our servant. They're the ones who take orders and instructions from the beneficiary (us). We are the true bankers.

STOPPING AND SETTLING FORECLOSURES

One of our mentors has been very successful in stopping foreclosure sales. I think right now we're batting eight out of nine or nine out of 10 in stopping foreclosure sales dead in their tracks. We're not promising anything, and I want everybody on the phone to understand that.

One of the problems we've had is that the foreclosure sales are stopped, but we don't have the "nail in the coffin" all the time. They're doing end-arounds, running for summary judgments, or running some kind of quiet hearing when the parties aren't available because they weren't served. They're pretty sneaky devils. They're trying an end-around, running for summary judgment or something like that.

Even though we do all these processes properly, these things should be handled at the proper level. What is happening is lower level bureaucrats people don't understand the process. They don't understand what we're doing, so they're assuming, "These are fraudulent." We need to assist them in understanding, that's all. We know they're not fraudulent. They're lawful entities that are being used every day, and so what we need is a big hammer. We need to drive these nails in deep so that they can't keep popping the lid off on us.

There are agencies that oversee what's going on with these instruments. For instance, TIGTA is one of the agencies where you can say, "Look, I sent the CID these documents. I never got them back. I know because it wasn't dishonored. The U.S. Code says that because it wasn't dishonored, it's paid, deemed to be discharged or set off in full after 30 days." When you send the notices out to TIGTA, they respond, but you need to go another step.

For mortgage matters, I believe that you need to go directly to the Board of Governors for the Federal Reserve. The reason is that the Board of Governors knows what their job is. That's why they're in the position they're in. They acknowledge it if you do it properly. If you come forward with the proper process, they're going to acknowledge what you've done and take care of you. They're going to take care of the problem. The Board of Governors has the authority to go in and look at every other bank in this group. I don't care what bank it is. They're all Federal Reserve banks. It might say Bank of America, Wells Fargo, or ABC Bank, but they're all Federal Reserve banks because they all operate under the Federal Reserve Act of 1913. They are "part of the family". Everything is chartered. They still have to answer to the Board of Governors for the Federal Reserve. That is where you're going to find your big hammer.

How does this process work for non U.S. born citizens or resident aliens?

Someone asks... "My parents were born in India, so it might not be very easy for them to get certified copies of their birth certificates." I have a friend who was adopted. Through the family process and stuff like that, she doesn't know where it is. Do you need to have that asset to make this process work? If they have naturalization papers, that is also in instrument, just like the birth certificate. Legal immigration is another "monetization" process. Those papers acts just like a birth certificate. Why do you think the government likes immigration so much? They create the ability to create more debt per person, who is processed into the system (ie: every person they can plug into the "Matrix" machine).

What if I have a lost the original birth certificate?

Typically, you can find that out by going to the Department of Commerce in Washington, D.C. You can contact them and find out information on birth certificates if you can't find it or don't know where it is. You can get that information from the Chamber of Commerce - Vital Statistics. They have that information. They can dig it up. A lot of times, if you can give them enough information, they'll create a birth certificate for you. At that point in time, the birth certificate would be as valid as if she'd had it since she was born with normal papers.

What about those people in the Patriot Movement, would love to not have a birth Certificate at all? Would it be an advantage just to stay a super-sovereign type person?

No, you need it to operate in commerce. It is very difficult to operate in the worlds, if you have no way of operating in commerce. I used to want to grab these guys by the neck and choke the living tar out of them because they desperately need to understand how to CO-exist in commerce and yet be in control of the Strawman. In fact it is too risky to try and operate completely outside the system. Just learn the system and use it to your rightful advantage.

Now that we're getting into this position of knowing where we're going and what we're supposed to do, they don't always understand what their position is supposed to be. When that happens, we need to understand that there's a remedy here. If I get rid of that birth certificate and step away from everything. I'm giving up access to the assets that belong to me. I don't want to do that. Those assets are mine. One need to "manage" this properly and legally. That is where we are proposing. The reason is that for my parents, grandparents, aunts, uncles, cousins and everybody in my family who lived before me here in this country, it was their asset first. We're the heirs of those assets. We need to have access to them.

Having access to a birth certificate and laying claim to it gets me into a position where I can use that birth certificate to set off any charge or public debt that comes to me, because by law that's my right. I want to do that rather than have to go sit in jail because I argued and fought with these guys because I didn't truly understand.

The judge knows the difference. I know he knows, but he's not saying anything because he's not supposed to do any of this in court. He can't tell somebody, "Hey, you need to do this. You need to do that." We're deemed to know the law "under commerce" if we're in that court. That's why we always end up paying. We don't know the law. Our lawyers are just there to help the transaction occur.

Now that we're learning this process, we don't need to fight with them and the system. We can be at peace with them. There are a few of them that desperately deserve to receive some of their own medicine so they can see what it's like. I've had some bad things in my life from these guys, and if I could, at that point in time they'd probably be locking me up. Now I have learned some other positions to take, and I can use this process, and make these guys go away. Once I do, if I do it properly, they can't come back on me. I am using their own system. If set up properly, they're not going to challenge you. They don't have a reason to. All of a sudden now they're saying, "Oops, this one is taken care of! We have to go find another sheep to shear. This sheep is too hard to shear. Let's go find an easier sheep so we can take the wool and do what we want with it." So we're basically just giving them what they ask for, and now there's no longer a conflict.

After studying some of these things, then we can take care of the situation.

For instance, say you're dealing with a utility "bill". A utility bill, we've all learned, is the "check", so to speak. We just endorse that over to the United States Treasurer and include a 1040-V in our document. That's sent in to the IRS, and a certified copy is sent back to the vendor. Remember, with the 1040-V form, you fill that out in your corporate status as your straw man or uppercase name. I believe it should be the straw man because you're not going to sign the 1040-V. You're going to type or print your name in. That should always be the straw man doing that business. He's going to be your facilitator going to the legal fiction because they can't see the flesh and blood.

Do you send those out to the IRS and then send a certified copy to the vendor, or do you send it directly back to the vendor?

I haven't really followed going after these types of bills because there are other ways of getting that back. What I've concentrated on mostly is dealing with the IRS issues, mortgages, credit cards, and keeping people out of prison. In my opinion, the original goes to the IRS, a copy goes to the vendor, and you keep a copy.

Are there other precursory documents that we can send in identifying our status to anybody? Say we have someone in prison and someone on the outside who has power of attorney. They can't get at the person in prison so the POA can sign anything for the person on the inside. Do you supply their admission slip or their incarceration order back to the warden?

No. I usually "accept for value" the complaint or sentencing order. That will actually have each of the counts that the person is being charged with. I create a dollar amount for each one of those counts and then when I take my bond, I create it in the amount that I'm doing for each of the counts. I'll create an indemnity bond and a bonded promissory note with the acceptance on those documents. Technically, we shouldn't need to give them a bond once we've done an acceptance for value on that document because of who we are (the true creditors). We create a money order with an acceptance for value. Backed by our position and value we have due to our birth certificate bond backing us. We shouldn't have to, but they're not used to us knowing how to use the system the way we're supposed to use it, so we always give them the bonded promissory note to solidify the transaction.

We give them the indemnity bond. We do that because they recognize all of this. Whenever there's somebody who goes to prison, the bond is sold. All these giant corporations are on a list that can purchase these bonds at a discount, and profit from it.

I want to send my bond to the boss, not his worker. The guy who is the warden at the prison is only a worker. You want to talk to his boss. His boss happens to be the Secretary of the Treasury. Everything in commerce has to go through the Secretary of the Treasury. If I send something to him, I've gotten it to the head man who can stop everything in its tracks, so I send it there. The actual law says that we need to send it to CID. The boss over CID is Henry Paulson. If we're not sure that we're getting it directly

to the proper office or person in CID, we send it to the boss, notice to the principal, notice to the agent. That means it's going to go from the principal right on down to where it's going.

He has to follow the process and send it to the proper office or person because we're also going to write on there, "If we have inadvertently sent this paperwork to the wrong office or person, please forward it to the appropriate office." Once that happens, it will go through the chain of command down to where it's going to go.

Once the bonds have been paid, or in this case discharged because really we can't pay anything using debt instruments (such as Federal reserve Notes/ Dollars), this is what will happen. Those books will be balanced and closed. Now the birth certificate comes out of the prison, and the surety comes out with it.

An indemnity bond can stand on its own, or at least it should.

So we have the choice of using the birth certificate to underwrite the indemnity bond or having the indemnity bond stand on its own. You want to have an asset to back that indemnity bond. If you have a checking account, you don't put any dollars in it, and you write checks off of it, you will have checks that will bounce even though you know there is real money there.

Our Treasury Direct account is the same way. If we have an account with the treasury, we'd better fund it so we can use it. If we don't do that, we're asking for trouble because we're writing checks without anything to back them, like a bond or letter of credit. You can't write it without having an asset to back it up.

There's a school of thought going on across the country that how dare we use that birth certificate because that is their instrument, not ours. We can create our own with our own unlimited ability to create an indemnity bond. There are quite a few people going around the country, saying, "You have to use the birth certificate bond. If you don't, you'll get in trouble." Others are saying, "You don't want to use the birth certificate bond because it's their document. They created it. I didn't create it. Why can that be applicable to me?" I say why not take control of an asset that they already recognize? If I'm going to deal with the banks and the treasury, if it looks like a duck, walks like a duck and quacks like a duck, it must be a duck, right?

Where is the underlying law and authority for that proposition and position that you must underwrite your indemnity bond with your birth certificate?

To be honest with you, I don't know if I can actually give you an exact place where that is at. I do have memorandums of points of authority that give me the right to do what I am doing because it's all spelled out in the US code, the congressional record and many different sources of legal terms in books that the Federal Reserve uses. We are following

what they're accepting. I don't want to do anything differently than they are already recognizing and doing. If it's not broken, I don't want to fix it.

I've been having success. I've gotten people out of prison. I've paid off houses. I've paid off child support cases. I've kept people from going to prison. I've gotten the IRS paid off on some things. It is not controversial, is it just using a known system that few in the general public understand.

I don't want to make a change to something that's working because now, all of a sudden, I've got to rethink everything and try to say, "Is this going to work this time?" Let's go back and use what we already have been using so they recognize it and push it through.

I understand both sides of the fence, those people who are going around saying, "You'd better not use a birth certificate bond because you can get in trouble," those people who are saying, "The indemnity bond can stand alone," and those people who are saying, "No, you can't have an indemnity bond without the underwriting of the birth certificate."

Can we discharge debt for others, like daughters or sisters, in the same bond?

You can do it for someone else even though you are writing it. They don't care where the money comes from as long as it's paid. It balances the books. You can take care of that for your family members or a friend. Here's the thing. You just need to know that you are accepting responsibility for whatever setoff you're going to do to take care of it. They shouldn't care where the money is coming from because typically they never do.

If we include their debt in there, do we need their birth certificates, too? If I do it for my mortgage, my daughter, and my sister, do I need everybody's birth certificate to be included?

You cannot do it all on the same bond. You need to do a document for each situation that you're going to take care of. If you're taking care of a mortgage, take care of that mortgage with a set of documents. Then if you have a second mortgage and need to do a second set of documents, take care of that mortgage. If you only have one bond, and it's doing two or three things, how are they going to know where they're allocating the funds to go? If I give them a separate bond and the account numbers to route for that mortgage, now I've given them a check basically to pay off Mortgage 1 and Mortgage 2. If one person has two mortgages, they still need two different bonds for the same lender because I believe it needs to be separated out. I take care of each thing on an individual basis. I create one bond to take care of this problem with this mortgage. I take another bond to take care of a separate mortgage or credit card. If somebody has 11 cards, 11 bonds have to go out. I do an indemnity bond for each bond that I do. If I'm going to Henry Paulson and saying, "I want to set this off to take care of this debt that needs to be discharged," I want to indemnify him to do that specific job. When I'm doing that, I'm

indemnifying him so he's not using his public bond to do that job. I want him to stay where I want him. I want him on my private side because I don't want him to use the public bond where he can convert assets back and forth.

He's using the public bond to cover the risk of whatever he's doing in the public, but he's working for me right now. I'm going to "indemnify him" for each individual action that I want him to do. My personal preference is that when I deal with a situation, I deal with each one individually. I don't lump them all together. I do one situation for Bank of America. I do another one for Capital One. I do another one for American Express. I do each one individually because in doing that, yes, I may be giving the treasury all this money, but if I'm directing them to do a set off on three different items, I give them a bond for each one of those items and complete paperwork to do each one separately. That's how I do it because I like to separate each situation from the other.

That way, I know, "I completed this. Here's a complete set of documents. I have a tracking on it. Here's another complete set of documents. I can track that." That's why I do it. It helps me maintain what I'm doing and know what I'm doing and what's going on with it.

How long does it take to do this process? Are we talking about days, weeks or months?

You put together your first set of documents and send it out. You have to give Henry Paulson 30 days to respond. If he has not responded and sent the documents back in dishonor, it's deemed to have been accepted and honored. That's the first set of documents in funding your account.

The second set of documents you send out directly after those 30 days. When I send those documents out, it can take however much time for them to process them. This is what I've learned from people we've been working with directly on this. The little saying is, "Expect it to take longer than we think it's going to."

The treasury receives hundreds, if not thousands, of these bonds per day. They're not just from people. They deal with banks and all other sorts of entities that are commercial companies in this country that are processing things through the treasury. We don't know what their load is and how fast they're going to move through it or how slowly they're going to go. We just kind of watch and go through it.

I just did a friend's arrearage on his child support. We set off \$32,000. That took three weeks. From what I've learned in dealing with government agencies, they seem to go faster. When you deal with the bank, the bank doesn't really know what's going on. The upper levels of the bank do.

We never have an absolute tracking number for that wire transfer. The reason we never get it is because it goes to the treasury, and the treasury never sends it back to us, even though the law says that after 30 days it's deemed to have been taken care of. The person

I talked about earlier who had been spared from going to prison and had had the arrest warrant revoked took 59 days from the date the CID received the paperwork until the arrest warrant was rescinded.

How do we learn how to do this?

A lot of trial and error. And it seems to be a moving target. I don't have a pat answer for you, and I hope that satisfies the question. We are suffering a few growing pains around here. It's all for the better. I ask your patience on these things.

I suspect the best thing to do is to get the \$300 million bond and be ready for whatever else can occur. It's going to get done one way or the other. You've got to have that bond, period, so how the mechanics of how all the other paperwork happens after you get that bond are another issue. You may get different results with different situations. Just stay the course and remember who you are. If you're going to become involved in doing this process, you have to either know the process really well before you jump in or have a mentor or somebody you know who definitely knows more than you about this processes.

If you don't do these things properly, you can get yourself into trouble. It's not for somebody to say, "Yes, I think you should do this." Think about what you're going to do first. Please, don't take off and do it on your own without a clear plan, thinking you can just put this all together.

Even though I've been doing this for a lot of years, I consistently learn from people who have only been doing it for a year or two. They'll find little nuggets, and I'll say, "I can see exactly what that is." I've been putting this big jigsaw puzzle together for all these years. I've got most of it put together, I believe, but there are pieces here and there. These little nuggets of gold to put in here are coming pretty rapidly now.

I learn from people who are new at it. I learn from people who have been at it for a long time. I learn from people just discovering things. "Hey, look what I found! Is this any good?". "Yes, where did you get that? Let me take a look at it." There are nuggets of truth and gold in everything we're looking at. We just have to know where to apply them.

If you do anything, please take a good, hard look at it. Make sure you mentor with somebody who has been doing it. Don't just take the proverbial dive off into the water because it might be shallow, and you might hurt yourself.

It is absolutely a lawful right for each and every one of us to do this. The points of authority's memorandum is absolutely, in my opinion, an excellent piece of work. It tells why we have the right to do what we're doing. It gives us the law and the congressional acts.

The courts and judges can't just run over this stuff and pretend it doesn't exist when you present the right stuff to them because you can now go above all of their heads directly to the boss. I have a memorandum with points of authorities. When I need to enforce

something, I make sure I use that as an attachment. I send it to the boss and say, “Hey, look. This is my right. This is what’s going on. I hope you can withstand the commercial liability you’re creating here today if you think you can overturn a congressional act.” They don’t want to deal with that. They can be caught.

The international bankers want to keep this thing moving. As long as we’re doing the right paperwork, they will honor it because it means REAL money to them, not just a little but a lot.

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