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CHAPTER 1

Summary of Historical Development of Modern Feudalism

THE UNITED STATES as a corporation, created in England, came under the jurisdiction of England. This entitled England to create laws as England saw fit to do, establish those laws in THE UNITED STATES and everyone who at that time was a 14th Amendment Citizen were subject to obey those laws. This also placed the Congress of THE UNITED STATES above that portion of what we think is the constitution, not under the authority of the constitution. Copyrighted, remember? The only Bill of Rights left at this point in time is four Amendments -- 13th, 14th 15th, and 16th. That is all the Courts are required to take cognizance of when you appear in their courts.

The 1929 stock market crash and the Great Depression that followed placed the American people in desperation, homelessness, poverty and even starvation. The minds of the people were focused on survival. They were then in a condition to accept any handout given by the government, no matter what the cost to their freedoms.

We were drawn in as 14th Amendment Citizens through the registration of our birth certificates. We were further enticed deeper into that system by volunteering for many other licenses and privileges given by the government. We were also made enemies of THE UNITED STATES. This act gave the UNITED STATES authority, under the laws of war and as a captured people, to force anything on us they choose to create.

Then, in 1976, Congress removed any semblance of justice in our court system with Senate bill 94-201 and 94-381. From this point forward, the 'officers of the court' can construe and construct the laws to mean anything they chose them to mean.

As 14th Amendment Citizens, we are not citizens of the America we have always thought. We are actually citizens of England, through the corporation of THE UNITED STATES.

There is no law today except as fiction of copyrighted statutes, to be interpreted by 'judges' who construe and construct whatever they choose to have those statutes mean.

We, as sovereigns irresponsibly recognized the Crown of England (IMF) as PRINCIPLE of America. In reality, the IMF was the Creditor of the UNITED STATES, a corporation, but NEVER you. The Creditor of the UNITED STATES designed invisible contracts to ensnare the sovereign people of America as subjects. The Creditor of the UNITED STATES implemented the invisible contracts through apparent 'color of law' and the sovereigns irresponsibly agreed. We, as Sovereigns, through the invisible contracts, and our irresponsibility to reject the Creditors (IMF) ideas, have voluntarily given our substance to the mythical creator of our situation.

You'll find that there is a common thread woven throughout our entire history and that thread is commerce, the merchant, the money-changer (banks), the law merchant, i.e., the law of commerce, civil law and maritime law. This is not to say that commerce is bad. It does, however, say that
commerce brings with it the laws of commerce. Wherever commerce goes it brings laws that can bind people into slavery. *This can happen only if the people agree with it.*

Banks create “money” today out of thin air; then, they charge, we, the people, interest on their creation. *This can happen only if the people agree with it.*

Thereafter, the merchants and the bankers create laws, through lawmakers whom they control, that protect commerce and bind the people to obey. *This can happen only if the people agree with it.*

*The only reason this occurs is that we do not handle our own affairs!*

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**CHAPTER 2**

**Money Has Two Factors That Define It**

Money has two factors that define it. It is a thing of beauty if you're mathematically or even poetically inclined, because it's not one and it's not three.

There are two specific factors that indicate anything is money and they are:

1) It has to have intrinsic value.

2) It can't vary in quality.

That's it.

Everything in creation that has these two conditions is money. Everything that doesn't isn't.

Gold and silver have always been considered money in the history of mankind in all cultures because they meet the two conditions, plus they're handy. Actually, every element in the chemistry table of elements other than carbon is money. Water is money. The only reason you don't see people carrying gallons of water to the store to pay for things is because it's not handy.

Diamonds aren't money because, though they have intrinsic value, they vary in quality.

Federal Reserve Notes are not money because they don't have any intrinsic value. They cost two cents to make regardless of denomination. That's an obvious shocker to a lot of people - the fact that someone actually makes a 98 cent profit on every dollar bill; a $99.98 profit on every $100 bill.

Presuming it is the government that does this (actually it's not - the Federal Reserve is no more a Federal Agency than Federal Express - more on that at another time), one might wonder why the government needs so much money in taxes, license & permit fees, citations, fines and penalties and
confiscations, and all the other methods it uses to remove us from our property.

CHAPTER 3

Understanding Bank Fraud

Quote from Congressman Charles Lindbergh when the unconstitutional Federal Reserve Act was about to be passed in 1913,

"This Act establishes the most gigantic trust on Earth. When the President signs this bill, the invisible government by the monetary power will be legalized. The people may not know it immediately, but the day of reckoning is only a few years removed...The worst legislative crime of the ages is perpetrated by this banking bill".

When you or I write a check there must be sufficient funds in our account to cover the check, but when the Federal Reserve writes a check there is no bank deposit on which that check is drawn. When the Federal Reserve writes a check, it is creating money.

When you discover the truth, you will be happy to be repaid for funding your own loan and wonder why the bankers thought they should be paid.

What we are looking at here is equal protection under the law, equal protection under the bank loan agreement, and that The whole truth is NOT revealed to the borrower. The bank or other lending institution does NOT disclose to you that your promissory note is actually an asset to the bank - which they deposit as THEIR asset.

The bank does not let you know that a promissory note is actually a "negotiable instrument" under the Uniform Commercial Code, (more about the Uniform Commercial Code later) and that it will be deposited to fund your loan. Nor did they tell you that the bank has a liability to you of approximately the amount of the loan. (The bank owes you by their own bookkeeping entries!)

The bank does NOT tell you that you actually provided the real cash value for your own loan! Thus, the bank only appears to be lending you anything.

"The Federal Reserve Banks create money out of thin air to buy Government bonds... The Federal Reserve Bank is a total money making machine." Representative Wright Patman, former Chairman of a House Banking Committee
That’s right: banks and lending institutions only appear to lend money. Let’s take a quick look at how money is created at the "government" level, and then we’ll see how this applies to you and your alleged debt.

But is it money? Where did the Federal Reserve get the money to exchange for the government bonds? It made a bookkeeping entry. That’s it! Money is created by the banks out of thin air! Our government gave them that power when it created the Federal Reserve System. The Federal Reserve creates money out of nothing; this is usury, the payment of interest on pretended loans; the true cause of the hidden tax called inflation; the way in which the Fed creates boom-bust cycles. This technique was developed by political and monetary wizards to create money out of nothing for the purpose of lending. This is not an entirely accurate description because it implies that money is created first and then waits for someone to borrow it.

On the other hand, textbooks on banking often state that money is created out of debt. This is also misleading because it implies that debt exists first and then is converted into money. In truth, money is not created until the instant it is borrowed. It is the act of borrowing which causes it to spring into existence. And, incidentally, it is the act of paying off the debt that causes it to vanish. There is no short phrase that perfectly describes that process. So, until one is invented along the way, we shall continue using the phrase "create money out of nothing" and occasionally add "for the purpose of lending" where necessary to further clarify the meaning.

So, let us now...see just how far this money/debt-creation process has been carried -- and how it works.

**Fact #1**

The first fact that needs to be considered is that our money today has no gold or silver behind it whatsoever. The fraction is neither 54% nor 15%. It is 0%. It has traveled the path of all previous fractional money in history and already has degenerated into pure fiat money. The fact that most of it is in the form of checkbook balances rather than paper currency is a mere technicality; and the fact that bankers speak about "reserve ratios" is eyewash. The so-called reserves to which they refer are, in fact, Treasury bonds and other certificates of debt.

Former Congressman Louis McFadden, chairman of the House Committee on Banking and Currency remarked about the Federal Reserve Bank:

"A super-state controlled by international bankers and international industrialists acting together to enslave the world for their own pleasure."

"Whoever controls the volume of money in any country is absolute master of all industry and commerce." -- President James A. Garfield

"Most Americans have no real understanding of the operation of the international money lenders. The accounts of the Federal Reserve
**CHAPTER 4**

**Our Money is "Pure Fiat" Through and Through "Money By Decree"**

_fiat_ 1. an authoritative decree, sanction, or order. 2. an arbitrary decree or pronouncement, esp by a person or group of persons having absolute power to enforce it.

_fiat money_, U.S. paper currency made legal tender by law, but not based on or convertible into coin.

**Fact #2**

The second fact that needs to be clearly understood is that, in spite of the technical jargon and seemingly complicated procedures, the actual mechanism by which the Federal Reserve creates money is quite simple. They do it exactly the same way the goldsmiths of old did except, of course, the goldsmiths were limited by the need to hold some precious metals in reserve, whereas the Fed has no such restriction.

The Federal Reserve itself is amazingly frank about this process. A booklet published by the Federal Reserve Bank of New York tells us:

"_Currency cannot be redeemed, or exchanged, for Treasury gold or any other asset used as backing. The question of just what assets 'back' Federal Reserve notes has little but bookkeeping significance._"

Elsewhere in the same publication we are told:

"_Banks are creating money based on a borrower's promise to pay (the I.O.U.)...Banks create money by 'monetizing' the private debts of businesses and individuals._"

In a booklet entitled _Modern Money Mechanics_, now withdrawn, the Federal Reserve Bank of Chicago says:

"_In the United States neither paper currency nor deposits have value as commodities. Intrinsically, a dollar bill is just a piece of paper. Deposits are merely book entries. Coins do have some intrinsic value as metal, but generally far less than their face amount._"

What, then, makes these instruments -- checks, paper money, and coins -- acceptable at face value in payment of all debts and for other monetary uses? Mainly, it is the confidence people have that they will be able to exchange such money for other financial assets and real goods and services whenever they choose to do so. This partly is a matter of law; currency has been designated "legal tender" by the government -- that is, it must be accepted.

In the fine print of a footnote in a bulletin of the Federal Reserve Bank of St. Louis, we find this surprisingly candid explanation:
"Modern monetary systems have a fiat base -- literally money by decree -- with depository institutions, acting as fiduciaries, creating obligations against themselves with the fiat base acting in part as reserves. The decree appears on the currency notes: "This note is legal tender for all debts, public and private."

While no individual could refuse to accept such money for debt repayment, exchange contracts could easily be composed to thwart its use in everyday commerce. However, a forceful explanation as to why money is accepted is that the federal government requires it as payment for tax liabilities. Anticipation of the need to clear this debt creates a demand for the pure fiat dollars.

Now we don't expect you to believe that without some proof. I mean, it's just insane, right? You must read "The Story of the Federal Reserve System" a chapter in the best selling book "The Creature from Jekyll Island", by G. Edward Griffin. Mr. Griffin is a well-respected authority on the creation of the Federal Reserve Banking System.

"Until the control and issue of money and credit is restored to the government and recognized as its most conspicuous and sacred responsibility, all talk of the sovereignty of Parliament and Democracy is idle and futile." - Mackenzie King, Prime Minister of Canada in 1935

"It is not unnatural to think of the deposits of a bank as being created by the public through the deposit of cash representing either savings or amounts which are not for the time being required to meet expenditure. But the bulk of deposits arise out of the action of the banks themselves, for by granting loans, allowing money to be drawn on an overdraft or purchasing securities, a bank creates a credit in its books, which is the equivalent of a deposit." - Lord MacMillan in "The Report of the MacMillan Committee on Finance and Industry", 1931

CHAPTER 5

More on Equal Protection

Our founding fathers knew about this type of banking. That's why there were provisions in the Constitution of the United States of America to stop this type of banking system to infest our nation.

Article 1, Section 8, clause 5 states:

"Congress shall have the power to coin money, regulate the value thereof, and of foreign coin, and fix the standard of weights and measures."

Article 1, Section 10 in part states:

"No state shall use any Thing but gold and silver coin as a tender in payment of its debts;"

Is it more difficult to create money with "creative bookkeeping," (or as
President Bush says, "Cookin' the Books") by depositing your promissory note and not telling you? Or is it more difficult to mine the gold and silver to mint the money?

Mining is difficult and expensive. Bookkeeping entries cost virtually nothing.

Take a look at the definition of "Bank" in the 4th Edition of Black's Law Dictionary:

"An institution, of great value in the commercial world, empowered to receive deposits of money, to make loans, and to issue its promissory notes (designed to circulate as money, and commonly called 'bank notes' or 'bank-bills,') or to perform any one or more of these functions." 

If a promissory note is designed to circulate as money, like money it can be deposited into a checking account, can't it? You bet.

That was never disclosed in the bank loan agreement, was it? No.

See, if gold and silver coin were the money, the current banking system could not exist. Our founding fathers knew that.

Since the promissory note is a negotiable instrument, per the Uniform Commercial Code, at what point did the bank "own" the promissory note? A note is an IOU. It says "I owe you $XX,XXX.XX amount of Dollars, which is to be repaid on this or that date, or through payments."

Did you give the bank permission to turn your "promise to pay" into money? Probably not. By the bank altering the note and turning it into a negotiable instrument, they changed the cost and the risk to you and them. Before they deposit the note into a checking account, you thought the agreement was that they were going to loan you money. They were the ones at risk. It's your duty to pay them.

When the bank deposited the note, the entire cost of the loan was funded by you, and you're now supposed to pay them? That's not what you agreed to, is it? Because of this banking system, you are in "debt" with "money" that you provided the value for.

The regional Federal Reserve banks are not government agencies. ...but are independent, privately owned and locally controlled corporations. -- Lewis vs. United States, 680 F. 2d 1239 9th Circuit 1982 

Banking was conceived in iniquity and born in sin. Bankers own the earth; take it away from them but leave them with the power to create credit, and, with a flick of the pen, they will create enough money to buy it all back again. Take this power away from them and all great fortunes like mine will disappear, and they ought to disappear, for then this world would be a happier and better world to live in. But if you want to be slaves of bankers and pay the cost of your own slavery, then let the bankers control money and control credit. - Lord Stamp, a Director of the Bank of England, in a speech in 1940
CHAPTER 6

Money in America Is Based on Debt

With the knowledge that money in America is based on debt, it should not come as a surprise to learn that the Federal Reserve System is not the least interested in seeing a reduction in debt in this country, regardless of public utterances to the contrary.

Here is the bottom line from the System’s own publications. The Federal Reserve Bank of Philadelphia says:

"A large and growing number of analysts, on the other hand, now regard the national debt as something useful; if not an actual blessing.... [They believe] the national debt need not be reduced at all."

The Federal Reserve Bank of Chicago adds:

"Debt -- public and private -- is here to stay. It plays an essential role in economic processes.... What is required is not the abolition of debt, but its prudent use and intelligent management."

"The regional Federal Reserve banks are not government agencies. ...but are independent, privately owned and locally controlled corporations." -- Lewis vs. United States, 680 F. 2d 1239 9th Circuit 1982

"Banking was conceived in iniquity and born in sin. Bankers own the earth; take it away from them but leave them with the power to create credit, and, with a flick of the pen, they will create enough money to buy it all back again. Take this power away from them and all great fortunes like mine will disappear, and they ought to disappear, for then this world would be a happier and better world to live in. But if you want to be slaves of bankers and pay the cost of your own slavery, then let the bankers control money and control credit." - Lord Stamp, a Director of the Bank of England, in a speech in 1940
CHAPTER 7

What's Wrong With a Little Debt?

There is a kind of fascinating appeal to this theory. It gives those who expound it an aura of intellectualism, the appearance of being able to grasp a complex economic principle that is beyond the comprehension of mere mortals. And, for the less academically minded, it offers the comfort of at least sounding moderate. After all, what's wrong with a little debt, prudently used and intelligently managed? The answer is nothing, provided the debt is based on an honest transaction. There is plenty wrong with it if it is "based upon fraud".

An honest transaction is one in which a borrower pays an agreed upon sum in return for the temporary use of a lender's asset. That asset could be anything of tangible value. If it were an automobile, for example, then the borrower would pay "rent." If it is money, then the rent is called "interest." Either way, the concept is the same.

When we go to a lender -- either a bank or a private party -- and receive a loan of money, we are willing to pay interest on the loan in recognition of the fact that the money we are borrowing is an asset which we want to use. It seems only fair to pay a rental fee for that asset to the person who owns it. It is not easy to acquire an automobile, and it is not easy to acquire money -- real money, that is. If the money we are borrowing was earned by someone's labor and talent, they are fully entitled to receive interest on it. But what are we to think of money that is created by the mere stroke of a pen or the click of a computer key? Why should anyone collect a rental fee on that?

When banks place credits into your checking account, they are merely pretending to lend you money. In reality, they have nothing to lend. Even the money that non-indebted depositors have placed with them was originally created out of nothing in response to someone else's loan. So what entitles the banks to collect rent on nothing? It is immaterial that men everywhere are forced by law to accept these nothing certificates in exchange for real goods and services. We are talking here, not about what is legal, but what is moral. As Thomas Jefferson observed at the time of his protracted battle against central banking in the United States,

"No one has a natural right to the trade of money lender, but he who has money to lend."

Let us, therefore, look at debt and interest in this light. Thomas Edison summed up the immorality of the system when he said:

"People who will not turn a shovel of dirt on the project [Muscle Shoals] nor contribute a pound of materials will collect more money ...than will the people who will supply all the materials and do all the work."

Is that an exaggeration? Let us consider the purchase of a $100,000 home in which $30,000 represents the cost of the land, architect's fee, sales
commissions, building permits, and that sort of thing and $70,000 is the cost of labor and building materials. If the home buyer puts up $30,000 as a down payment, then $70,000 must be borrowed. If the loan is issued at 11% over a 30-year period, the amount of interest paid will be $167,806. That means the amount paid to those who loan the money is about 2 1/2 times greater than paid to those who provide all the labor and all the materials. It is true that this figure represents the time-value of that money over thirty years and easily could be justified on the basis that a lender deserves to be compensated for surrendering the use of his capital for half a lifetime. But that assumes the lender actually had something to surrender, that he had earned the capital, saved it, and then loaned it for construction of someone else's house. What are we to think, however, about a lender who did nothing to earn the money, had not saved it, and, in fact, simply created it out of thin air?

To follow this process successfully it is necessary to obtain the services of an experienced advisor. Depending on your unique needs we can refer you to one of several advisors who have walked many others through this process. You can extend your knowledge, answer many of your questions by contacting the debt elimination professional in the links provided below:

Kenneth M. DeLashmutt "Debt Elimination Consultant" ™
Author of the "Mortgage Discharger Newsletter" a FREE newsletter about fiat money and mortgage debt elimination.

Phone: 401-349-4717

Website: [http://EducationCenter2000.com]
"Debt elimination and credit repair specialists"

Teleconference every Monday and Wednesday at 8 P.M. EST
Speak with Experts who have been discharging Mortgage Debt for years.

Teleconference Phone number: 404-920-6610
Please call me for current pin#

Email address: [educationcenter2000@cox.com]

Discover How You can Eliminate Mortgage Debt.
Get FREE information about Fiat Money and how Banks don't actually loan you money for a Mortgage at [http://www.educationcenter2000.com]
CHAPTER 8

Banks Do Not Issue Loans!

Did you know that banks do not issue loans? This is a shocker to many people, because we are taught to believe that if we want a loan, we go to a bank. But banks don't issue loans. Banks are prohibited from loaning their customer's assets because that would violate General Accounting principles. They are prohibited from loaning their own assets because that would violate Federal Reserve Regulations. What's left? Nothing. Banks don't issue loans.

How Does The Bank Loan Actually Work?

1) You want a loan for your home.

2) The bank advertises that they loan money.

3) You "apply" for a "loan."

4) They put you through the ringer and make you glad and relieved that you were able to be approved for a loan. (You know, like they are doing you a really big favor.)

5) They have you sign a promissory note.

And here's the part you're never supposed to know.

6) Since your promissory note can be sold for money, it's an asset.

7) The bank deposits the asset into an account for approximately the amount of the note.

8) The bank cuts you a check from the deposit you never knew about (or transfers the money to those who should be receiving it).

9) And you think you owe money back on a loan, when in fact all that was made was an exchange.

If the promissory note is an asset, what funded the bank's ownership of the note?" Answer: They still don't really own it. They made an exchange - Your promissory note (asset to the bank) was exchanged for approximately the amount of the loan. You gave the bank an asset worth $100,000 and the bank returned $100,000 to you. Where was the loan? There wasn’t one. But you really do have to admit, it’s brilliant.

As an honest, ethical person who believes that all loans should be repaid, do you agree that the bank should repay your loan to them? After all, they deposited your promissory note. Your promissory note is an asset that they exchanged for a check. Where's the loan?
Factually, there isn't one. And since all lenders should be repaid, shouldn't the bank repay your loan to them? If so, you wouldn't have the "debt" and would live better.

Quickly, when you deposit money in your checking account, does the bank now owe you that money when you want it? Yes. The bank has a new asset, the $100 you deposited into your checking account. The bank also has a new matching liability that says the bank owes you $100. Assets = Liabilities.

The bookkeeping entries are nearly identical for a deposit into your checking account and for a new loan. By lending, the banks now have more assets and liabilities. If you were to lend me $500, your "pool of money" would be smaller. When a bank "loans" money, their "pool of money" increases.

CHAPTER 9

"The Collateral for Federal Reserve Notes is the "Future Labor" of the People of the United States as Evidenced by their Birth Certificates"

Federal Reserve Notes are negotiable instruments that discharge debt, but they are not money. They are not backed by silver anymore like they were in the days of the silver certificates, nor are they backed by any other commodity that meets the definition of money. The collateral for Federal Reserve Notes is the future labor of the people of the United States as evidenced by the birth certificates. That's a very loaded sentence that we will go into more in a minute, but one of the keywords is future. In other words it doesn't exist now, it may exist later. So Federal Reserve notes are in that category of negotiable instruments called "promises to pay" or promissory notes. They are debt instruments.

In reality, we can't actually pay any debts anymore because all of the real money has been extracted from society. All we can do now is discharge debts. All we have to do it with is fake money or counterfeit money. Federal Reserve Notes are counterfeit money.

You may have noticed that there are so many other examples of real things that have pretty much been replaced by their fake counterparts in the past few generations. Prior to this century, for instance, the only kind of food that existed was real - now it is quite a challenge to go into a regular grocery store and buy any food that has not been polluted by chemicals, insecticides, genetic engineering or over-processing to an incredible extent. Some people don't even know that real maple syrup comes from a tree. The brown sugar water with chemicals in it that you are served in the House of Pancakes may look like syrup, but it isn't.

In a similar fashion, and just like we used to have real money rather than fake money, we used to have real laws (implementing regulations), rather than fake laws like Codes (color of law) that are only applicable to corporate fictions. We also used to have real titles to property rather than fake titles like deeds (color of title). If you really own your land and have an alodial
title to it, you are not subject to building codes or property taxes. If you only have a deed, the STATE really owns your land, and if you don't pay the rent (property taxes), they will take it away from you.

**allodial** (ˈälə-diˈəl, See Alodium.] (Law) Pertaining to allodium; freehold; free of rent or service; held independent of a lord paramount; -- opposed to feudal; as, alodial lands; alodial system)

There are two "states" of whatever state you live in. There is one that has hills and valleys and rocks and trees and dogs and cats and people in it. There is another one that is a government entity, a corporate fiction. When you fill out a government form that asks you "Are you a resident of the State of California?", you may presume you know what is meant by the word "resident" and the phrase "State of California", but you should be sure before you sign that document under penalty of perjury.

In the same way, there are, in a way, two of you. The real you was created by your mother and father and God, and if somebody pinches, you will feel it. There is another "you", believe it or not, that was created by the STATE and is a corporate fiction.

**CHAPTER 10**

**A Man or Woman’s Name, Written in ALL CAPS, or Last Name First, Does Not Identify Real, Living People**

For quite some time a rather large number of people in this country have known that a man or woman's name, written in all caps, or Last name first, does not identify real, living people taking this one step further, the rules of grammar for the English language have no provisions for the abbreviation of people's names, i.e. initials are not to be used. As an example, John Adam Smith is correct. ANYTHING else is not correct. Not Smith, John Adam or Smith, John A. or J. Smith or J.A. Smith or JOHN ADAM SMITH or SMITH, JOHN or any other variation. NOTHING, other than John Adam Smith identifies the real, living man. All other appellations identify either a deceased man or a fictitious man such as a corporation or a STRAWMAN.

Over the years, government, through its "public" school system, has managed to pull the wool over our eyes and keep us all ignorant of some very important facts. Because all facets of the media have an ever increasing influence in our lives, and because media is controlled (with the issuance of licenses, etc.) by government and its agencies, we have slowly and systematically been led to believe that any form/appellation of our name is, in fact, still us as long as the spelling is correct. **This is not true.**
We were never told, with full and open disclosure, what our government officials were planning to do ... and why. We were never told that government (the United States) was a corporation, a fictitious "person". We were never told that government had quietly, almost secretly, created a shadow corporation, a STRAWMAN for each and every American ... so that government could not only control the people, but also raise an almost unlimited amount of revenue; so it could continue, not just to exist, but to GROW.

We were never told that when government deals with the STRAWMAN it is not dealing with real, living men and women. We were never told, openly and clearly with full disclosure of all the facts, that since June 5, 1933, we have been unable to pay our debts. We were never told that we had been pledged (and our children, and their children, and their children) as collateral, mere chattel, for the debt created by government officials who created treason in doing so.

We were never told that they quietly and cleverly changed the rules, even the game itself, and that the world we perceive as real is in fact fictional - and its all for their benefit. We were never told that the STRAWMAN—a fictional person, a creature of THE STATE—is subject to all the codes, statutes, rules, regulations, ordinances, etc. decreed by government, but that WE, the real man and woman, are not. We were never told that we were being treated as property, as slaves, albeit comfortably for some, while living in the land of the free—and that we could, easily, walk away from the fraud. We never realized that we were being abused. By knowing the difference between our real self and our STRAWMAN and behaving accordingly, we regain our proper sovereignty over "legal fictions" and the ability to experience true freedom which is our birthright, for the enjoyment of the Divine in us all.

There's something else you should know: Everything, since June 1933, operates in COMMERCE. Why is this important? Commerce is based on agreement, on contract. Government has an implied agreement with the STRAWMAN which they created and the STRAWMAN is subject to government rule, as we illustrated above. But when we, the real flesh and blood man and woman, infer that they are trying to communicate with us and therefore step into their commercial "process" we become the "surety" for the fictional STRAWMAN. Reality and fiction are reversed. We then become liable for the debts, liabilities and obligations of the STRAWMAN, relinquishing our real (protected by the Constitution) character as we stand in for the fictional STRAWMAN.
CHAPTER 11

ENTER: YOUR STRAWMAN

STRAMINEUS HOMO: Latin - A man of straw, one of no substance, put forward as bail or surety. This definition comes from Black's Law Dictionary, 6th Edition, page 1421.

Following the definition of STRAMINEUS HOMO in Black's we find the next word, STRAWMAN: A front, a third party who is put up in name only to take part in a transaction. Nominal party to a transaction, one who acts as an agent for another for the purpose of taking title to real property and executing whatever documents and instruments the principal may direct. Person who purchases property for another to conceal identity of real purchaser or to accomplish some purpose otherwise allowed.

Webster's Ninth New Collegiate Dictionary defines the term "STRAWMAN" as "A weak or imaginary opposition set up only to be easily confuted; or a person set up to serve as a cover for a usually questionable transaction".

The STRAWMAN can be summed up as an imaginary, passive stand-in for the real participant; a front; a blind; a person regarded as a nonentity. The STRAWMAN is a "shadow", a go-between.

Have you ever noticed that whenever you receive a letter from a creditor or debt collector or IRS, it's always addressed to your name in all capital letters? Well, that's because that letter is not addressed to you but to your STRAWMAN. On your personal checks issued to you by your bank, your name and address are imprinted in all capital letters for the same reason.

In the same way, you may have a birth certificate in your possession - it has your name on it - you've had it for decades - you value it - you keep it in your box of important documents. Guess who owns that birth certificate. Of course, it is the STATE who owns that birth certificate. At the very best, you may get a certified copy. **The original is always kept in the Bureau of Vital Records in the State you were born, in the Department of Commerce. Do you know why in the Department of Commerce? Because your birth certificate, along with all the other birth certificates, is the collateral for Federal Reserve Notes.**

Effectively, your birth certificate is the State's certificate of title over you.

Now, how did you become chattel property of the STATE (being as the Constitution supposedly forbids slavery)?

The short answer is by deceit and trickery.

The STATE created a corporate entity, your STRAWMAN, with that birth certificate and, as long as you don't know the difference between that STRAWMAN and you the real, live human being, the least common denominator is the STRAWMAN.

When you're driving on the street, perhaps at a higher speed than the posted so-called speed limit, but you haven't done any personal or property
damage, the reason a cop can stop you, hand you a bill at gun point, and deny your rights to travel and due process in one fell swoop, is because the cop is not dealing with you the real, live human being, but only with the STRAWMAN.

Remember we were taught back in the 8th Grade that there are three branches of government - the Executive, the Judicial and the Legislative? Well, where does the Department of Motor Vehicles or the IRS fit into that? They don't. They're in what some people have come to call the quasi-Fourth branch of government - the Administrative agencies. The Administrative agencies would like you to believe they have legislative authority over you. They don't. The only authority or jurisdiction they can claim to have is in commerce, by contract, over corporate fictions.

The real you has God-given rights. It doesn't matter whether you live in a country with a Constitution that supposedly protects those rights or not. You have God-given rights just by being here. The fake "you", the corporate fiction or STRAWMAN, doesn't have any God-given rights, only benefits and obligations under contract, and maybe "civil rights", a poor substitute (fake) for real rights.

Civil rights may be politically correct, but they are counter to nature and real rights. For instance it may be a civil right not to be discriminated against because you have a pointy nose, but the deeper (real, God-given) right is the right to associate with anyone you want to and not to have to associate in any way with anyone you don't want to. If you don't want to hire pointy nosed people, just because you don't like pointy nosed people then you don't have to, that is your God-given right.

God-given rights include the rights to livelihood, property, travel, due process, sovereignty, happiness and health. These are not STATE privileges.

Me and My Shadow: The Fictional STRAWMAN

The elected and appointed administrators of government United States government have been filing certified copies of all our birth certificates in the United States Department of Commerce as registered securities. These securities, each of which carries an estimated $1,000,000 value, have been (and still are) circulated around the world as collateral for loans, entries on the asset side of ledgers, etc., just like any other security. There's just one problem—we didn't consciously authorize it.

NOW THAT YOU KNOW, YOU CAN CHOOSE TO LET THEM USE YOU FOR COLLATERAL AND PAY INTEREST ON THE DEBT OR YOU CAN TAKE BACK YOUR POWER AND SOVEREIGNTY!

The United States is a District of Columbia corporation. In Volume 20: Corpus Juris Sec. 1785 we find "The United States government is a foreign corporation with respect to a State" (NY re: Merriam 36 N.E. 505 1441 S. 0.1973, 14 L. Ed. 287). Since a corporation is a fictitious "person" (it cannot speak, see, touch, smell, etc.), it cannot, by itself, function in the real world. It needs a conduit, a transmitting utility, a liaison of some sort, to "connect" the fictitious person, and the fictional world in which it exists, to the real world. Why is this important?
LIVING people exist in a real world, not a fictional, virtual world. But government exists in a fictional world, and can only deal directly with other fictional or virtual persons, agencies, states, etc.

In order for a fictional person to deal with real people there must be a connection, a liaison, a go-between. This can be something as simple as a contract.

When both "persons", the real and fictional, agree to the terms of a contract, there is a connection, intercourse, dealings, there is communication, an exchange. There is business.

But there is another way for fictional government to deal with the real man and woman—through the use of a representative, a liaison, a go-between. Who is this go-between that connects fictional government to real men and women? It's a government-created shadow, a fictional man or woman, a corporation with the same name as yours.

This PERSON was created by using your birth certificate as the Manufacturer's Certificate of Origin (MCO) and the state in which you were born as the "port of entry." This gave fictional UNITED STATES government a fictional PERSON with whom to deal directly. This PERSON is a STRAWMAN.

CHAPTER 12
Getting Balance of Power Tilted Back to Your Favor

When you know the difference between who you are and who you've been led to believe you are (a corporate fiction) and how to effectively assert this difference, the scales of justice are unlocked and the balance of power tilts back to your favor.

CHAPTER 13
What If We Learned How to Control the Flow and Movement of Entries, Figures and Digits, For Our Own Benefit?

But what if we refused to continue playing the charade, and played the commerce game instead? What if we learned how to control the flow and movement of entries, figures and digits, for our own benefit? Is that possible? And if so, how? How can the real man in the real world, function in the fictional world in which the commerce game exists?

When in commerce do as commerce does - use the Uniform Commercial Code (UCC). The UCC-1 Financing Statement is the one contract in the world that CANNOT be broken and it's the foundation...
of the Accepted for Value process. The power of this document is awesome.

Since the TDA (Treasury Direct Account) exists for the STRAWMAN - who, until now, has been controlled by the government - WE can gain control and ownership of the STRAWMAN by first activating the TDA and then filing a UCC-1 Financing Statement. This does two things for us.

**First, by activating the TDA we gain limited control over the funds in the account.** This allows us to also move entries, figures and digits ... for OUR benefit.

Secondly, by properly filing a UCC-1 Financing Statement we become the "holder in due course" of the STRAWMAN. A filed UCC-1 is public notice of a registered lien by a real human being who is the secured party, upon the STRAWMAN, the government-created, foreign non-registered corporation. **With the STRAWMAN under our control, government has no access to the TDA and they also lose their go-between, their liaison, their connection to the real, living man and woman. No longer a subject, you become a free sovereign once again. You declare your independence!**

From now on, when presented with any "claim" or presentment from government, you will agree with it. This removes the "controversy." And you "accept it for value." By doing this you remove the negative claim against your account and become the "holder in due course" of the presentment. As holder in due course you can require the sworn testimony of the presenter of the "claim" under penalty of perjury and request the account be properly adjusted.

**You don't have liability for your STRAWMAN.** If you do commercial assignments, you have an asset called a Bill of Exchange which you can spend out. The birth certificate represents the body. The SSN represents the commercial account. Behind every birth certificate is a $1,000,000 bond which is pre-paid financing on any activity of the STRAWMAN. Some people have used their TDA to pay off their home or commercial mortgage, bank or student loans, tax liens, or credit card debt.

**When you own your STRAWMAN and anyone else charges against HIM, then that is commercial trespassing.** If anyone goes after your STRAWMAN and wins any monetary award against the fiction of your STRAWMAN, then you (the real person/ secured party) get the first $1,000,000 of that because you have the first lien.

**It's all business, a commercial undertaking, and the basic procedure is not complicated. In fact, it's fairly simple.** We just have to remember a few things, like: **this is not a "legal" procedure** - we're not playing People's Court. This is commerce, and we play by the rules of commerce. We accept the "claim", become the holder in due course, and challenge whether or not the presenter of the "claim" had/has the proper authority, the Order, to make the claim (debit our account) in the first place. When they cannot produce the Order (they never can, it was never issued) we request the account be properly adjusted (the charge or claim goes away). **Always Accept for Value, become the holder-in-due-course, and decide not to prosecute yourself! Are you getting used to this power yet?**
If they don't adjust the account a request is made for the bookkeeping records showing where the funds in question were assigned. This is done by requesting the Fiduciary Tax Estimate and the Fiduciary Tax Return for this claim. Since the claim has been accepted for value and is pre-paid, and our TDA is exempt from levy, the request for the Fiduciary Tax Estimate and the Fiduciary Tax Return is valid because the information is necessary in determining who is a delinquent and/or making claim on the account. If there is no record of the Fiduciary Tax Estimate and the Fiduciary Tax Return, we then request the individual tax estimates and individual tax returns to determine if there is delinquency.

If we receive no favorable response to the above requests, we will then file a currency report on the amount claimed/assessed against our account and begin the commercial process that will force them either to do what is required or lose everything they own!

This is the power of contracts in commerce. A contract overrides the Constitution, the Bill of Rights, and any other document other than another contract. **No process of law—"color" of law under present codes, statutes, rules, regulations, ordinances, etc.—can operate upon you; no agent and/or agency of government, including courts, can gain jurisdiction over you, without your consent! You do not exist within their fictional commercial venue.**

The Accepted for Value process gives you the ability to deal with "them," through the use of your transmitting utility/go-between, the STRAWMAN, and to hold them accountable in their own commercial world for any action(s) they attempt to take against us. Without a proper Order (and we know they're not in possession of such a document) they must leave us alone, or pay the consequences.

In addition to your own freedom reclaimed, you will remove your collateral and participation from the frauds, manipulations, and extortion that have been perpetrated in your name. **When enough people have reclaimed their birthright, we can also reclaim our constitutional republic that was intended to serve us in protecting our life, liberty and pursuit of happiness.**

Mortgage Elimination provides a highly confidential administrative procedure that has thus far been 100% effective. It's a non-confrontational way to insure there's no litigation. After all, what bank would be dumb enough to want to take their own fraud into court with someone who knows their secrets and how to deal with them? The "lending" techniques that are used are beyond brilliant. It took some very, very smart people to figure out how to appear to be lending money, but in actuality have the value supplied by the person applying for a loan. And that is what is happening.

**If you're an honest, ethical person** who believes that the party who funds a loan should be repaid, then we can help you. Now that you have discovered the truth, you will be happy to be repaid for funding your own loan and wonder why the bankers thought they should be paid.

All we're asking for here is equal protection under the law, equal protection under the bank loan agreement, and for the whole truth about the bank loan agreement to be revealed. The whole truth is NOT revealed to the borrower. The bank or other lending institution does NOT disclose to you
that your promissory note is actually an asset to the bank - which they deposit as THEIR asset.

CHAPTER 14

You Can Discharge Almost Anything In Commerce. Assessments, Citations, Debts, Demands, Fines, Penalties, etc.

First, lay the groundwork by filing a UCC1 with the State UCC office, making the real live person the creditor and secured party and holder-in-due course of the corporate fiction STRAWMAN debtor. Also, copyright your STRAWMAN and record it at your County Recorder’s office.

Within 72 hours of receiving the presentment, respond with five documents: Bond Instruction Letter, Bond, their presentment stamped diagonally in blue ink “Accepted and returned as true...”, copy of Power of Attorney and copy of Copyright.

Send the original Bond (stamped "Original" on bond paper) with the four other documents back to the agency that sent the presentment to you, registered mail.

Send copies of the Bond (stamped “Copy”) with the four other documents to everyone you are cc-ing to, regular mail to everyone other than the County Sheriff to whom you send certified, return receipt requested.

To follow this process successfully it is necessary to obtain the services of an experienced advisor. Depending on your unique needs we can refer you to one of several advisors who have shepherded many others through these brambles. You can extend your knowledge, answer many of your questions, or contact a debt elimination professional in the links provided below:

What Are The Three Steps for Laying the Groundwork to Your Freedom and Sovereignty?

1) Properly filing a UCC-1 form to establish a public record that you are not the STRAWMAN and in fact are the holder-in-due-course of it. This is the single most important tool in your tool bag because this alone changes the presumption of law from the side of the STATE to your side;

2) Making yourself the Power of Attorney over the corporate fiction.

3) Copyrighting the STRAWMAN's name. This doesn't just give you another defensive strategy - it gives you a very important offensive weapon, because from this point on, anyone who is coming after your STRAWMAN for anything without your permission is trespassing on your commercial property.

You've possibly heard of the term "judicial immunity" a judge has, or so-called "unlimited immunity" a clerk or a cop or an IRS agent has protected by his or her agency. Well, it hardly exists at all. The only immunity any
agent has is when they are within their jurisdiction, and they have no jurisdiction over you the real live person.

*There are many other things a freedom awakened person can do to truly be free. For more information, please call or email us. Any questions can be addressed, and please leave your phone number and best times to call if you'd like to be contacted.*

**Uniform Commercial Code: Contract Acceptance and Honor**

If you don’t understand contract law or realize what law you are dealing with when you go into court, you will lose. Even if you have filed your UCC-1 and have captured your Title and your artificial entity, this makes no difference in the above courts. Why? They operate in total fiction, in the land of Oz. They can only recognize contracts. And you are a real sentient being. (Still with numerous adhesion contracts attached to you). Whatever you file in that court, whether it is your UCC-1 or Law from the Judicial and Original Jurisdiction side that is real, Lawful, truth. **They do not recognize truth of any sort. They only recognize fiction and contract law.** So, when you go into any court, be aware that it is their law, that the judge or the prosecutor can ‘construe’ and ‘construct’ that law in any fashion they choose. It will always mean what they choose it to mean.

So, are the courts bound by the Constitution? Law? Statutes?

No, contracts only and the statutes used to enforce the contracts.

**Without Prejudice U.C.C. 1-207**

When used in conjunction with one's signature, a stamp stating "**Without Prejudice U.C.C. 1-207**" is sufficient to indicate to the magistrate of any of our present Legislative Tribunals (called "courts") that the signer of the document has reserved his Common Law right. He is not to be bound to the statute, or commercial obligation, of any commercial agreement that he did not enter knowingly, voluntarily, and intentionally, as would be the case in any Common Law contract.

Furthermore, pursuant to U.C.C. 1-103, the statute being enforced as a commercial obligation of a commercial agreement, must now be construed in harmony with the old Common Law of America, where the tribunal/court must rule that the statute does not apply to the individual who is wise enough and informed enough to exercise the remedy provided in this new system of law. He retains his former status in the Republic and fully enjoys his unalienable rights, guaranteed to him by the Constitution of the Republic, while those about him "curse the darkness" of Commercial Law government, lacking the truth needed to free themselves from a slave status under the Federal United States, even while inhabiting territory foreign to its territorial venue. Howard Freeman

**The Non-Negotiable "Bill of Exchange" to the United States Secretary of the Treasury**

So that we can once again place the STRAWMAN in the fictional world and keep ourselves in the real world (with all our "shields" in place against the
fictional government) we must send a non-negotiable (private) "Charge Back" and a non-negotiable "Bill of Exchange" to the United States Secretary of the Treasury, along with a copy of our birth certificate, the evidence, the Manufacturer’s Certificate of Origin of the STRAWMAN. By doing this we discharge our portion of the public debt, releasing us, the real man or woman, from the debts, liabilities and obligations of the STRAWMAN. Those debts, liabilities and obligations exist in the fictional commercial world of "book entries" on computers and/or in paper ledgers. It is a world of "digits" and "notes", not of money and substance. Property of the real man once again becomes tax exempt and free from levy.

Sending the non-negotiable "Charge Back" and "Bill of Exchange" accesses our Treasury Direct Account (TDA). What is our TDA? Title 26 USC section 163(h)(3)(B)(ii), $1,000,000 limitation: "The aggregate amount treated as acquisition indebtedness for any period shall not exceed $1,000,000 ($500,000 in the case of a married individual filing a separate return)."

This $1,000,000 account is for the STRAWMAN, the fictional "person" with the name in all caps and/or last name first. It is there for the purpose of making book entries, to move figures, "digits" from one side of ledgers to the other. Figures, digits, the entries in ledgers must move from asset side to debit side and back again, or commerce dies. No movement, no commerce.

The fictional persona of corporate government can only function in a functional commercial world, one where there is no real money, only fictional funds ... mere entries, figures, digits.

Corporate, STATE courts only have jurisdiction over the STRAWMAN. A presentment from fictional government—whether traffic citation or criminal charges—is a negative, commercial "claim" against the STRAWMAN. This "claim" takes place in the commercial, fictional world of government. "Digits" move from one side of your STRAWMAN account to the other, or to a different account. This is today's commerce. In the past we have addressed these "claims" by fighting them in court, with one "legal process" or another, and failed. We have played the futile, legalistic, charade—a very clever distraction—while the commerce game played on. We were playing checkers whereas the rules were MONOPOLY.

CHAPTER 15

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Kenneth M. DeLashmutt "Debt Elimination Consultant" ™
Author of the "Mortgage Discharger Newsletter" a FREE newsletter about fiat money and mortgage debt elimination.

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