

# How To Be Debt Free in 100 Days

The Secret Loophole That Shows You A LEGAL Way To Get Rid Of Your Debts (That Banks Hope You Never Find Out About)



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By Zen Trust

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## **Introduction**

This Special Report has been written to educate natural men and women to highlight the **fraudulent nature** of the Global Financial System and offer solutions to those who may be experiencing financial hardship as a result of it.

We provide valuable resources and hope to offer a unique insight into dealing with debt by acting honestly, lawfully and truthfully which **does not** follow the advice of Debt Counselors, Credit Bureaus, Banks or Financial Advisors.

Learn how the Banks and the Courts conspire to rob you of your money. Learn how debt collectors intimidate you and trick you into contracts and learn how to empower yourself by using some strategies and simple rules.

## **Truth and Openness**

We have nothing to fear from truth and openness. We love truth and openness for it exposes lies and deceit. We do everything openly. They whisper behind closed doors. We live in the light. They operate in darkness. The light has shined in the darkness and the darkness can never put it out.

## **Fair Use Notice**

We are making such material available in our efforts to advance the understanding of human rights, political, economic, democratic and social justice issues, etc. We believe this constitutes "fair use" of any such copyrighted material.

## **Who We Are?**

Peace of Mind, LLC is a privately owned company. We are an independent, third-party firm, not affiliated with any bank, debt collector or government agency. We provide solutions to our clients who may or may not be in distress.

## **Our Mission Statement**

We are a trusted and recognized resource for debt solutions, achieved by educating today's consumers about their right to protect and preserve their assets against creditors and maintain freedom from debt.

### **We Believe**

**We here at Peace of Mind LLC believe the following things are true..**

- 1. People will always need to use credit*
- 2. The average debtor is unaware of the full extent of their options when faced with debt collectors*
- 3. Debt Collectors frequently take advantage of the debtor's lack of knowledge instead of helping them to settle the debt fairly*

Not only that, but everyone's circumstances are different. What worked for one person won't necessarily work for you! That's why we begin with a comprehensive discussion to learn exactly how we can help you pay off debt fast and repair your credit. We love to work with good, honest, hardworking people like you who truly deserve freedom from debt.

### **What we do**

Peace of Mind, LLC provides debt solutions including education, debt management plans, debt reduction and elimination, and credit repair. Peace of Mind, LLC helps consumers overburdened with debt avoid bankruptcy and get back on the path to financial security.

### **Why We're Trustworthy**

Peace of Mind LLC is a protective entity for clients who need a leg up in debt relief. Peace of Mind LLC is a privately held company without affiliation to any government agencies, debt collection services or banks. We provide solutions for every individual client that will best serve them as they deal with debt. While there are plenty of other financial institutions out there who would be willing to give you debt advice, it's best to deal with a debt specialist like Peace Of Mind LLC. After all, you wouldn't go to your dentist when you needed a new pair of prescription glasses would you?

### **Our Guarantee**

As part of a global community of providers who seek to expose and eliminate exploitive debt relief institutions, Peace Of Mind LLC is fully committed to being 100% truthful and open when dealing with our clients. When you work with Peace Of Mind LLC, you can be certain that you're getting the whole truth about your situation, paired with reliable guidance that won't leave you wondering... "where did it all went wrong?"

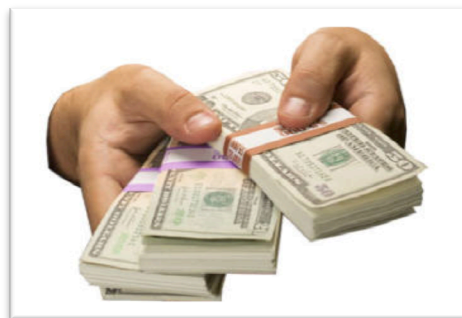
## Our History

Many years ago, our founder experienced precisely the problem our clients face... “Zen”, as he’s known, had been a rich man. With significant investments in real estate, he’d been confident that the level of debt he’d taken on was reasonable given all of the assets he owned. Sadly for all of us, economic downturns have a way of changing things. Zen lost a good deal of value in his assets and was forced to begin liquidating his life’s savings to satisfy his creditors. Soon, he was under a crushing debt load. He was faced with a dilemma. He could go back to his native South Africa, leaving all of his problems behind him... or he could stay and face the reality of his situation. **Being no stranger to adversity, Zen was determined to rebuild.** He sought help, but what he found was companies that wanted to hurt him; that wanted to use his poor situation against him. They told him he needed to “rebuild your credit” before they’d work with him or “use our consolidation to pay off your debt faster”... but their strategies left Zen no better off. It seemed to him that it was time to do something different. Zen decided it was time to look inward... After spending a good deal of time learning the ins and outs of how to handle debt, and of course acquiring a good deal of first-hand experience, Zen started Peace of Mind LLC so others wouldn’t have to live through what he did. Over the years, Peace of Mind LLC has grown and expanded to cities all across America. With offices from New York to Florida, and from North Carolina to California we’ve helped thousands of Americans get back on their feet and gain their freedom from debt. Peace of Mind LLC proudly continues to uphold the Zen’s vision of preventing honest people like you from becoming victims of debt.

## Why Release the Debt on Your Credit Card or Other Debts?

There is no need to let the Banking industry take advantage of you any more than they already have. This economy is not your fault, the real estate market down-turn is not your fault, and, more importantly, **your loan was paid in full the day you took out the application to get the credit card.**

## How Banks Create Money



Banks create money by demanding deposits or book entries that reflect how much lawful money the bank owes its customers. The bank's assets are cash plus IOU's and promissory notes that the borrower signs when they borrow money or cash is lent.

**Example:** If a bank has 10 people deposit \$5,000, totaling \$50,000, in cash (legal money) and the bank's reserve is 5%, then the bank will lend 20 times this amount, or \$1,000,000 in "credit" money. What the bank has actually done, however, is loaned its credit with the purpose of "circulating credit" as "money." The bank knows if all 20 people come at once demanding their money the bank will close its doors. The bank creates the illusion it has lots of money or credit so it doesn't cause a panic.

**Notice:** The Federal Reserve Bank of Chicago in its booklet: Modern Money Mechanics, page 3, states; "In the United States neither paper currency [e.g., Federal Reserve Notes] nor deposits have value as commodities. Intrinsically, a dollar bill is just a piece of paper, deposits merely book entries." The acceptance of said "currency" is merely a "confidence" game predicated upon the people's faith or "confidence" that these currencies/instruments can be exchanged and accepted for goods and services.

Individuals have been stopped from using and have no access to "lawful constitutional money of exchange" (See U.S. Constitution—Art. I § X) to "PAY DEBTS AT LAW," and pursuant to HJR-192, can only discharge fines, fees, debts, and judgments 'dollar for dollar' via commercial paper or upon Individual's exemption.

## What is a Loan Agreement?

The bank advertises that it loans money. Then it says, "Sign here," but they don't sign because they're not loaning their money. They are just collecting a note that acts like money. In a mortgage transaction, the bank receives the equity of your home for free, in exchange, for an unpaid bank liability that the bank can't pay without returning the mortgage note. The bank receives your mortgage note without investing one cent. Then it sells the note for cash or an asset that can be converted to cash.

**Example:** A person wants to borrow \$100,000 to purchase a property, so the Bank issues a \$100,000 liability/note. The \$100,000 is a lien placed on the property the bank received without investment (The bank never put up any money). The alleged borrower effectively created money by signing the promissory note. This note acts like money, so the bank deposits your mortgage note as money which to issue a check. Then this check acts like the 'real' money the home seller/builder receives.

**The Fraud:** The Bank effectively made you a depositor, not a borrower. Your promise to pay gave value to a note that the Bank sells to a third party to realize legal money. No actual loan was generated from the transaction. One cannot repay which was never loaned in the first place!

**Related case law:**

We are aware and know that the use of a (federal reserve) 'Note' is only a promise to pay. See *Fidelity Savings v Grimes*, 131 P2d 894.

- We are aware and know that legal tender (Federal Reserve) Notes are not good and lawful money of the United States. See *Rains v State*, 226 S.W. 189.
- We are aware and know that (federal reserve) 'Notes do not operate as payment in the absences of an agreement that they shall constitute payment.' See *Blackshear Mfg. Co. v Harrell*, 2 S.E. 2d 766.

Peace of Mind, LLC is a company that partners with clients to provide the documents and process-of-service steps necessary to accomplish your agenda. We joint-venture with you to streamline the process by providing you with the information you need and then doing the documents for you.

**Summary of just some of the steps involved:**

- Send a copy of your credit card/debt statement to see if you qualify
- Sign partnership agreement
- Formulate a strategy depending on your situation
- Prep Docs to send to the lender
- Send Demand Letter Docs to lender
- File Forms with the IRS
- Enforce liens on lender

## Important Legal Facts

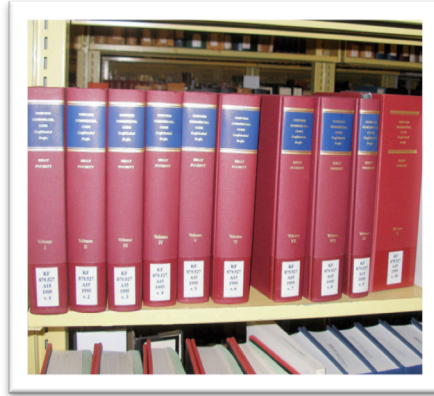
The Uniform Commercial Code (UCC), first published in 1952, is one of a number of uniform acts that have been promulgated in conjunction with efforts to harmonize the law of sales and other commercial transactions in all 50 states within the United States of America. The UCC provides a uniform law designed to simplify and modernize the consumer credit and usury laws, to further consumer understanding of the terms of credit transactions and to protect consumers against unfair practices.

**Any transaction to discharge a debt liability is in accordance and compliance with UCC 3-104; Title IV, Sec 401 (FRA); USC Title 12; USC Title 28, §§1631, 3002; and the Foreign Sovereign Immunity Act under necessity.**

Everything since June 1933 operates in commerce. Why is this important? The Congress of the United States did legislate and provide the American people a remedy/means to discharge all debts "dollar for dollar" via HJR 192—due to the declared Bankruptcy of the Corporate United States via the abolishment of constitutional coin and currency under Executive Order declared by then president Franklin Delano Roosevelt. HJR-192 superseded Public Law, replacing it with public policy. This eliminated our ability to PAY our debts, allowing only for their DISCHARGE.



**Note:** The U.S. Bankruptcy is verified in Senate Report No. 93-549 93rd Congress, 1st Session (1973), “Summary of Emergency Power Statutes,” Executive Orders 6073, 6102, 6111 and by Executive Order 6260 on March 9, 1933, under the “Trading With The Enemy Act (Sixty-Fifth Congress, Session I, Chapters 105, 106, October 6, 1917), and as further codified at 12 U.S.C.A. 95(a) and (b) as amended.



They are numerous references to Case Law, Legislative History, State and Federal Statutes/Codes, Federal Reserve Bank Publications, Supreme Court decisions, the Uniform Commercial Code, U.S. Constitution, State Constitutions, and general recognized maxims of Law which establish:

That, the lawful coin (i.e. organic medium of exchange) and the former ability to PAY debts—has been replaced with fiat, paper currency, with the limited capacity to only DISCHARGE debts.

That, the Congress of the United States did legislate and provide the American people a remedy/means to discharge all debts “dollar for dollar” via HJR 192—due to the declared Bankruptcy of the Corporate United States via the abolishment of constitutional coin and currency. [See Appendix E]

**The Bottom Line to Release Your Debts:** The Bank is NOT the Creditor, you are! Without being the creditor, the bank has no rights and cannot do anything except comply with your demands. Your job is to put the burden on the bank to prove they are, indeed, the Creditors. Prove they indeed hold an actual Note to your property.

## **Why You Should Be Concerned About Your Debts**

### **The Greatest Depression May Be Coming**

Can you just legally get out of debts? Actually, yes! You'd do it in a second if you knew for a fact it could really be done legally and lawfully, right? What's the catch? The only catch is that most people have never even imagined such a process because debt elimination has

been well hidden, utilized only by the financial wizards who have developed the banking and money system. You might have to suspend judgment as you learn, even question everything you've even thought you knew! Even question everything you ever thought you BELIEVED! That the risk of faith...to be able to even question what you believe is true. This can be a bit daunting because ego has such a strong hold over most people, but it's the only path to real freedom. My debt elimination experts can coach you through the arcane world of the Uniform Commercial Code (UCC). Debt elimination isn't taught in the schools or mentioned in the media, but the UCC is the foundation of our laws and commerce. And it's the foundation of debt elimination. Get out of debt, eliminate credit card debt, eliminate student loans, discover tax freedom, speed equity growth, get real money and you will begin to discover real freedom.

Multiply this by others doing the same thing and you have America learning what is needed to know real freedom...by debt elimination. Among debt elimination programs are those that help you make use of the consumer protection laws because, like most laws, they seem to need an expert to understand them. I make all that accessible to you by providing experts in auditing and analyzing your loan or credit card documents and producing a legal document to remedy the wholesale violations of the statutes enacted by Congress, signed by the President, and upheld by the courts. It's "black letter" law meaning it is established and accepted without question in the courts. That's debt elimination, too. Get out of debt! Eliminate credit card debt, eliminate student loan debt, get real money and discover real freedom! Debt elimination is the bailout plan the government and the banks won't provide for you because they profit by their huge scam. Our money system itself is a monstrous scam perpetrated to keep people ignorant of how it works through a constant flow of propaganda. If everybody did their duty to their country, they would begin with debt elimination to put the money back in the hands of the people. That's how the people can get their own bailout...take back their power and their nation. Take back your power!



IN 2007 a Federal judge told a trust to show clear mortgage documentation in foreclosures. They couldn't show the paper trail so they couldn't foreclose. They didn't have the security interest that they claimed. Foreclosing banks and mortgage lenders are paper tigers. They growl but they don't have any teeth...if you are prepared with real knowledge. Real knowledge is not the propaganda we have all been taught. Real-debt-elimination.com is committed to helping you cut through the crap, pierce the veils of illusion, and see clearly the trap that has been devised for you.

You have a few minutes to find out how debt elimination is possible and how it works, don't you? Be ready for more than a few surprises! Don't wait another day to get out of debt. To restart our economy, Richard Cook has even urged people to Stop Paying Credit Card Debt as part of a Citizen Economic Stimulus Plan to eliminate credit card debt by not paying. I can show you how to eliminate credit card debt even better through administrative procedures... and help the economy at the same time.

Imagine what your life would be like after debt elimination if you could just stop making payments and keep your home or business without any legal hassles. Imagine if you could eliminate credit card debt and keeping a clear credit report, as well.

- **No more stress from wondering how you can stretch your budget**
- **Spend your money on your child's college education**
- **Invest your money and let your money work for you**
- **Travel more often with all the money that you have saved.**

Debt elimination professionals have discovered some relatively unknown statutes on the books and administrative procedures that pertain to the banking system and debt elimination that they're utilizing to help their clients. Debt elimination professionals can help you get out of debt, eliminate credit card debt, eliminate student loans, and find tax freedom. By helping ordinary folks with debt elimination and owning their homes free and clear of debt forever they help Americans, and others, be free at the most fundamental level. Debt elimination is more effective than voting! But realize that you can't have your freedom for free! You must act, now!

You will be looking specifically for answers to these three fundamental debt elimination questions:

- **How is it that there is no real money (lawful money)?**
- **Who actually owns and operates the Federal Reserve System? Who should?**
- **Who actually provided the source of the funds for your "loan" or "credit" card? And HOW?**

And most importantly, WHO ARE YOU, REALLY? You'd never guess because you have been deliberately mistaught, misled, and misinformed. Even your parents and teachers didn't know. These are the hidden realities of real debt elimination and real freedom. As you go

through the procedures to get out of debt your will also be learning the way to real freedom. Eliminate credit card debt and you help the economy and liberty at the same time.

Debt elimination requires knowledge, preparation and action. This debt elimination website is provided to give you as much help as possible and then a debt elimination expert can help you go the rest of the way to Real Freedom. This is not for those who don't have the will and energy to CHANGE THEIR MINDS and ACT on THEIR NEW KNOWLEDGE! Debt elimination is a conscious choice of right action for you and your family. Sometimes right action requires courage.

## **Ways to Get Out of Debt**

### **Debt Settlement**

In its simplest terms, debt settlement is an agreement between a debtor and a creditor to pay off unsecured debt at a reduced amount. Once a creditor believes that the consumer may not have the ability to pay off the debt in full, the negotiation process begins. By agreeing to a debt settlement option, the creditor relieves the client from their full obligation and chooses to take a portion of the outstanding debt as payment in full.

### **Debt Management**

Debt management programs are typically for those people who are able to keep up on their monthly payments and are just looking to reduce their interest rates. It's important that you understand that our debt management program does not lower your overall debt principle. We will work with your creditors to obtain lower interest rates for you and we will also attempt to achieve a lower monthly payment however we cannot guarantee a lower payment because typically all of your debt is condensed in to a 3-5 year program on average.

### **Credit Counseling**

Another popular option in the debt relief field is Consumer Credit Counseling. When you enroll with a credit counseling company, the company will take your monthly payments, then turn around and make the payments to your creditors. Credit counseling companies have prearranged interest rates with major creditors, so their programs can often save you money on interest charges. Because the CCC company is making the payments on behalf of the client, increasing likelihood of on-time payment, the creditors are willing to offer a lower rate through the credit counseling firm. Instead of making multiple payments to at high interest rates, the consumer can now make one monthly payment to their credit counseling firm at a lower average interest rate. Generally, the consumer must have a flawless record of payment for each card for the past few years before they can qualify for CCC. Creditors DO report CCC enrollment to the credit bureaus, and this mark can make finding new financing difficult.

## **Bankruptcy**

Bankruptcy is a good alternative for those individuals that have absolutely no way to repay their debts; however in today's economy, people are throwing the term around much too loosely and assuming that all their debts will be magically forgiven. Bankruptcy is a serious matter and it is very important that people who are considering it fully educate themselves on the negative affects it can have on one's life. With that being said, there are two different types of bankruptcy that the average consumer can apply and qualify for:

### Chapter 7

Commonly known as "liquidation," Chapter 7 usually takes four to six months from the date of filing to the final discharge. You can file only once every six years. This form of bankruptcy basically allows filers to give up assets in exchange for complete discharge of their debts. This is frequently the option for people who have few or no assets, often little or no income, and a lot of debt. Note: The individual's assets will be liquidated. Real estate, cars, and all assets of value will be either taken or forced into sale.

Additionally debtors must pass a "means test," meaning when they file, their income must be less than the median income in their state. If a debtor's income is above the state's median and the person can afford to pay \$100 per month toward paying off debt, then the filer will be forced to file under Chapter 13 which is a court ordered repayment plan with far less monetary savings.



### Chapter 13

Also known as "debt adjustment", Chapter 13 allows individuals to temporarily halt foreclosures and collection actions while they draft and execute a plan to repay a percentage of or all of the debts over a three- to five-year period.

While debtors are allowed to keep all of their property, the court approves a new interest-free plan for repayment of the outstanding debt. A written plan is created giving details of all the transactions that will occur and the duration. The repayment must begin within thirty to forty-five days after the case has started.

## Debt Elimination

Under the law a procedure for doing this is provided. That procedure is found in **UCC Article 3 Section 603 paragraph (b)**. We go to the lender and do what is called a tender. We put the full amount of your note on the table with a demand they produce the note. **When they fail to produce the proof of a loan (verified accounting and other ledger related accounting procedures) an operation of law called "discharge" occurs. This is a judicial action resulting in an order of discharge as satisfaction on the debt.**

## Strategies for Elimination of Your Debt

### Validation as a Debt Elimination Process to Eliminate Credit Card Debt

First you must understand that in our money system there are no funds because there is technically, no money. There is only debt and the debt instruments that are used in place of money. The credit card lender did not loan you any *money*. They didn't even lend you their credit. They aren't allowed to do that. They used YOUR credit to authorize the use of the card. You can very simply establish this by demanding that they validate the debt. That is, someone in a position of authority at the "lending" corporation would have to sign an affidavit under oath that the debt that they claim you owe is a valid debt. They can't and they won't. They have actually committed fraud and now you are asking them to sign for it. No way they want to stick their neck in THAT noose. Failing to sign the affidavit, they just write the debt off as a loss. This normally takes a series of communications and eventually you paint them into a corner and they quit. If they try to have a collection agency get involved, you simply remind them that the collection agency is not a party to the contract and cannot speak for the "lender." They might have an attorney get involved, but the attorney would have to validate the debt, as well, and handled very promptly, exactly and professionally, your process grinds them to a halt. You *eliminate* credit card debt.

### Filing a Commercial Lien Against Your Own Trust



Another version of this debt elimination process to eliminate credit card debt picks up on the fact that there are no funds, just debt money. Look at a dollar bill. It does say Federal Reserve NOTE, right? It's a debt instrument that's being used as though it were real money. When you agreed to use the credit card, they used your assent, your signature to create the credit. They used *your* name to create a trust with themselves named as trustees, and they have used that trust as collateral on the national debt.

That collateralization is in an asset account for the trust after it was monetized on the world money market. Eliminate Credit Card Debt Process #3 establishes YOUR right as the trustor and takes that trust back under your control. Under your control you can transfer trust assets to the trust debt account, thereby discharging the debt. Debt elimination by discharging debt is one of the several ways to eliminate credit card debt.

To eliminate credit card debt, you next must understand that the debt is not yours personally. You have, since you began doing money transactions, functioned as a voluntary fiduciary representative for that trust account, paying its bills with your own phony debt money. When you set up your first checking account, you accepted this relationship with the trust the government had set up in your name. You have not had control of this trust because you never claimed it and your parents could not control it for you because they were wards of the State like you and had never claimed it.

One way to see this in action is to notice how the "System" maintains the illusion by artifice and deception. Look at your checkbook. How did they present your name? ALL CAPS. Odd, isn't it? That's similar to your name but you most likely don't spell it with all capital letters. What I did a few years back when I needed more check blanks was to ask the people at the bank to CHANGE my name to normal capitalization of the first letters of my name. She COULDN'T do it because her computer would not permit that. The bank personnel will be unaware of why that is. I just shrugged my shoulders, grinned and told her that that was OK, go ahead and do it the way it was. Do they insist on ALL CAPS because they would like to be very clear and allow no mistakes? The clue to that answer is in the line on which you sign your name. It's not a line. It's nearly microscopic words, fine print, some of the finest fine print you might ever encounter. It generally says something like "ONLY AUTHORIZED REPRESENTATIVE".

If you are familiar with the corporate world, you know that only AUTHORIZED personnel are permitted to sign corporate checks. The AUTHORIZED REPRESENTATIVE of the corporation alone has this role. So you the human being has been given authority to sign the checks of your trust, which is an incorporated entity, *a fiction*.

For over 125 years, corporations have had many of the attributes of human citizens. Making a fictitious entity that has real attributes of a living person in the law, they can deceive you the real human whose name the bank corporations have appropriated from your birth certificate. The birth certificate represents an Official Certificate of Manufacturer that in the hands of the government can be pledged on a debt, the national debt. The IRS is the collection agency for this pledge. Its roots are not in the United States Code but in the necessity of the Federal Reserve and its parent corporation, the IMF, to collect on the debt

instrument they hold. This ALL CAPS name is how the US corporation, State corporation, County corporation, or School District corporation can communicate with you through this *Corporate YOU*. Interesting, isn't it. It gets better.

When you place a commercial lien against the Corporate YOU for what *it owes you* for paying its bills or simply because it is yours and you have the birth certificate, driver's license, etc. to prove it, then and only then do you take back the power that they had usurped from you at birth. The Constitution says that they cannot levy a tax directly on the citizens of a State. So they don't. They levy a tax on a corporation which they control and send the bill to wherever you reside knowing that you will never figure it out. And you will pay and pay obediently.

Similar to *The Matrix*, you are trapped in a system that extracts your energy through a fiction and fools the real you into identifying with that fiction. As long as you identify with that fiction they can continue to control the real you in many ways because you are chattel for their purposes. Your children can be taken away, sent off to fight in wars, forced to bow to the demands of the System. That's why debt elimination is the path to real freedom. Are you starting to get the picture? You can legally and lawfully eliminate credit card debt.

It's all commerce. That's why witnesses in court testify in the "dock." They are vessels. That's why the flag displayed in the courtroom has all that gold braid and fringe. It's an *admiralty court* that administers the law of commerce. No, the government might not wish to release you from your debt slavery but when you have taken the necessary legal steps to discriminate between you, the real person, and the fictitious person, they cannot by law expect you to pay the bills assessed to the fiction because you have declared that IT owes you and before ANYONE gets paid, *you* get paid. It's a commercial lien on a debtor entity. You are following THEIR rules to obtain YOUR freedom and independence. You are learning how to be really free and to eliminate credit card debt is just a part of that freedom.

It's not YOUR poor spending habits. It's not even YOUR national debt to be repaid. The malfeasance and misfeasance of the government is the cause. Since they took all of the REAL money away, and took your energy through fraud, they left no means to ACTUALLY pay your bills. When you agreed to the use of any or all credit cards, YOU, the living human being, **created the "money" to pay the bills**. The Federal Reserve Bank (a private institution with NO reserves) deposited that fake "money" in THEIR account and has demanded that you pay interest on it until you have obtained sufficient debt instruments ("money") to exchange for the discharge of the debt. That credit card is not yours, either, you know. Look at the name. Take out your credit cards and look at the names...ALL CAPS. The debt is owed by the fiction even though you have had use of the merchandise or services. The fault lies in a government that has coerced, cajoled, or was complicit in extorting energy from you and intentionally or unintentionally fumbling away your heritage and the future of your family. When you finally TAKE RESPONSIBILITY for yourself instead of remaining a ward of the state, you mark your maturity as a real human being who is the creator of government, not its chattel. Eliminate credit card debt as a



spiritual fulfillment of a pilgrimage of Identity, announcing your true heritage as a Child of the Creator, not a ward of the State. This is actually about more than money.

## **Secret Weapon Against Lawsuits, the IRS and More!**

Banks rarely go to the trouble and expense of attempting to sue someone who has stopped paying on their credit cards, and that's under *normal* circumstances! When they know *you* have **evidence** that ***they've violated Federal law*** it's very unlikely that they will file suit. They certainly don't wish to sign their names to any affidavit of validation. They must obey the regulations that prevent predatory lending in consumer protection laws.

The non-adversarial, administrative approach shows you how to use 3 different ways to use the UCC administrative processes to eliminate credit card debt for those who are not in default or in danger of default. All the ways to eliminate credit card debt are non-adversarial and cost the same no matter the number of credit cards, the amount owed, or the number of times you wish to eliminate credit card debt. You can learn how to use a commercial filing of a lien against a constructive trust account at the US Treasury which with proper forms and procedures gives you status as First Creditor. Transferring assets within the national bankruptcy you can discharge your debt as you reduce the national debt. Eliminate credit card debt as a patriotic duty. You might be able to continue to use the credit card....and keep on discharging it! The third way to eliminate credit card debt utilizes the law of contract to change the contract the same way the credit card "lender" often changes it without you knowing it.

## **Understanding How Money, Finances and Banking Works**

If you're an honest, ethical person who believes that the party who funds a loan should be repaid, then we can help you. 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.

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