



D. I. Y. Foreclosure & Bankster Thieves

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Preliminary

- Over the last few years interest rates have been driven to the point that the real interest rate is negative
- Over the last 30 years, interest rates have gone down to the point that they can go down no more
- This same thing happened prior to the Great Depression in the 1930's
- I am not saying that the events we will discuss will happen
- I am saying that we need to be prepared in case they do manifest

Preliminary – In the depression;...

- Before interest rates started to climb, debt was money
- When interest rates started to climb, debt became a liability, and real assets became money
- The banks began to fail
- Deflation happened while at the same time inflation happened in certain sectors
- Money supply dried up
- Check out some of Clif High's videos on Youtube
- Website = www.halfpasthuman.com

Preliminary – In the depression;...

- In order to avoid failure, the banks accelerated all loans, and foreclosed on the asset
- All bank loans have an acceleration clause which make the entire balance due immediately
- People who were not behind on their payments were foreclosed upon and lost their property

Purpose

- The purpose of this video is to make you aware of the steps a bank has to complete in a foreclosure, some alternatives, and some ways to defeat the foreclosure process
- I can say that I have some knowledge of this because the banksters stole my home in the mid 2000's
- Most of the information in this video involves non-judicial foreclosure proceedings but some of it can also be used with judicial foreclosures as well

Purpose

- As a pre-emptive measure it is a good idea to bring forward all of the rights and privileges of the original land patent.
- If this is done properly, you will never get title insurance or a bank loan on the property. See the D.I.Y. No Property Taxes video or the D.I.Y. Land Patents video.
- Normally, the banks can “accelerate” the mortgage in the event of a transfer, but if you want to transfer the land to a trust (as part of bringing forward the land patent) the Garn St.Germain Act prohibits it.

Judicial /Non-Judicial Foreclosure

- Do a Google search to see if your state is a Judicial Foreclosure or Non-Judicial Foreclosure state
- A Judicial Foreclosure state requires the banksters to file a lawsuit to foreclose
- Check your State Statutes to see what is required to foreclose
- The minimum time to foreclose is 90 days, and some states take 120 days up to 180 days

Judicial Foreclosures

- If the banksters file a lawsuit first, then counter-claim and bring up all the issues in the Non-Judicial foreclosure section of this video
- No matter what you can always file a Notice of Void Judgment into the case – see the Void Judgments video

Step 1

- The first step in any foreclosure is a Demand Letter
- You will get a Demand Letter from some liars (lawyers) demanding the entire balance due immediately.
- You will probably have 30 days to tender payment before they will send you another demand letter
- In a non-judicial foreclosure state you will get a demand letter every 30 days – check your state statutes
- If you are making payments, I would stop – they are going to steal everything – in a worse case scenario, you will need money to get re-located – you will probably be able to save close to a years worth of mortgage payments – keep as little as possible in the bank

Step 1 - Responses

- There are 2 kinds of title to real property
 - Legal title – you have legal title
 - Equitable title – you have equitable title, but the bank also has an equitable interest in the property – selling your home is sometimes referred to as “taking your equity”
- Because of the mortgage, if there is any court action, it will ALWAYS be a “court of equity”

Equity = Clean Hands Doctrine

- **“clean-hands doctrine. The principle that a party cannot seek equitable relief or assert an equitable defense if that party has violated an equitable principle, such as good faith. Such a party is described as having “unclean hands.” The clean-hands doctrine evolved from the discretionary nature of equitable relief in English courts of equity, such as Chancery.” Black’s Law Dictionary, 8th Edition, page 757**

Cestui que trust

- **“Chap. 854. – An Act to establish a code of law for the District of Columbia.”**
- **“The Legal Estate to be in Cestui Que Use” Chapter Fifty-Six in Sec. 1617, at 31 Stat. 1432**
- **“A “*citizen of the United States*” is a civilly dead entity operating as a co-trustee and co-beneficiary of the *PCT (Public Charitable Trust)*, the constructive, *cestui que trust* of US Inc. under the 14th Amendment, which upholds the debt of the USA and US Inc.” Congressional Record, June 13 1967, pp. 15641-15646**
- **“... (E)very taxpayer is a cestui qui trust having sufficient interest in the preventing abuse of the trust to be recognized in the field of this court's prerogative jurisdiction . . .” In Re Bolens (1912), 135 N.W. 164**

Cestui Que Trust

- **“Yet still it was found difficult to set bounds to ecclesiastical ingenuity; for when they were driven out of all their former holds, they devised a new method of conveyance, by which the lands were granted, not to themselves directly, but to nominal feoffees *to the use* of the religious houses; thus distinguishing between the *possession* and the *use*, and receiving the actual profits, while the seisin of the lands remained in the nominal feoffee, who was held by the courts of equity (then under the direction of the clergy) to be bound in conscience to account to his *cestui que use* for the rents and emoluments of the estate: and it is to these inventions that our practitioners are indebted for the introduction of uses and trusts, the foundation of modern conveyancing.”**

Tomlins Law Dictionary 1835 edition, Volume 2 under the definition of Mortmain

Cestui que trust

- The cestui que trust was the foundation of modern conveyancing in 1835 and still is today
- The cestui que trust is created by the Roman Cult
- The cestui que trust is a fraud
- The courts of equity are under the control of the Roman Cult
- Taxes are a tribute paid to the Roman Cult for the rents and emoluments of the cestui que trust
- Where is the disclosure of all of this?
- No disclosure = fraud

Satanists

- **“Once a fraud, always a fraud.”** 13 Vin. Abr. 539.
- **“Things invalid from the beginning cannot be made valid by subsequent act.”** Trayner, Max. 482. Maxims of Law, Black’s Law Dictionary 9th Edition, page 1862
- **“A thing void in the beginning does not become valid by lapse of time.”** 1 S. & R. 58. Maxims of Law, Black’s Law Dictionary 9th Edition, page 1866
- **Time cannot render valid an act void in its origin.** Dig. 50, 17, 29; Broom, Max. 178, Maxims of Law, Black’s Law Dictionary 9th Edition, page 1862

Satanists

- **“Ex dolo malo non oritur action. Out of fraud no action arises. Cowper, 343; Broom’s Max. 349.”** Bouvier’s Maxims of Law, 1856,
- and any act by any government official to conceal the fraud becomes an act of fraud;
- **“fraus est celare fraudem. It is a fraud to conceal a fraud. 1 Vern. 270.”** Bouvier’s Maxims of Law 1856
- and fraud is inexcusable and unpardonable;
- **“Fraus et dolus nemini patrocianari debent. Fraud and deceit should excuse no man. 3 Co. 78.”** Bouvier’s Maxims of Law 1856

Satanists

- and any fraud amounts to injustice;
- **“Fraus et jus nunquam cohabitant. Fraud and justice never dwell together.”** Maxims of Law, Black’s Law Dictionary, 9th Edition, page 1832
- **“Quod alias bonum et justum est, si per vim vei fraudem petatur, malum et injustum efficitur. What is otherwise good and just, if sought by force or fraud, becomes bad and unjust. 3 Co. 78.”** Bouvier’s Maxims of Law, 1856

Fraud = Lies

- **"Fraud: An intentional perversion of truth for the purpose of inducing another in reliance upon it to part with some valuable thing belonging to him or to surrender a legal right." Black's 5th, Edition, p 594**
- **"When one conveys a false impression by disclosure of some facts and the concealment of others, such concealment is in effect a false representation that what is disclosed is the whole truth." State v Coddington, 662 P.2d 155,135 Ariz. 480. (1983)**

Fraud = Lies

- **"Suppression of a material fact which a party is bound in good faith to disclose is equivalent to a false representation."** Leigh v. Loyd, 244 P.2d 356, 74 Ariz. 84- (1952)
- **"Fraud and deceit may arise from silence where there is a duty to speak the truth, as well as from speaking an untruth."** Morrison v Acton, 198 P.2d 590, 68 Ariz. 27 (1948)
- **"Fraud" may be committed by a failure to speak when the duty of speaking is imposed as much as by speaking falsely."** Batty v Arizona State Dental Board, 112 P.2d 870, 57 Ariz. 239. (1941).

Fraud = Lies

- **"Where relation of trust or confidence exists between two parties so that one places peculiar reliance in trustworthiness of another, latter is under duty to make full and truthful disclosure of all material facts and is liable for misrepresentation or concealment."** Stewart v. Phoenix Nat. Bank, 64 P.2d 101, 49 Ariz. 34- (Ariz. 1937)
- **"Concealing a material fact when there is duty to disclose may be actionable fraud."** Universal Inv. Co. v. Sahara Motor Inn, Inc., 619 P-2d 485,127 Ariz. 213- (Ariz. App. 1980)

Step 1 – Response 1

- The best way to defeat any foreclosure is to show that the bank has acted in bad faith – unclean hands
- All mortgages are full of fraud – they loan nothing – see the No Such Thing as a Bank Loan video
- Mortgages are full of other fraud as well.
- The best way, is to file a lawsuit against the bank **BEFORE** they file a lawsuit against you, based on “newly discovered information”

Laches

- **“laches (lach-iz). 1. Unreasonable delay in pursuing a right or claim — almost always an equitable one — in a way that prejudices the party against whom relief is sought. — Also termed sleeping on rights.” Black’s Law Dictionary 8th Edition, page 2553**
- Most States have statutes that allow 2 years from the date of injury, or “from discovery” of injury

Step 1 – Response 2 – A4V

- Do A4V = Accepted for Value – See The Dissolve Your Debt Manual in Yahoo group Files directory
- The SSN is an account number for a cestui que trust
- There is no money
- You are giving them permission to take the money from the cestui que trust account
- Because you got a demand letter from liars, and the liars are officers of the court, it is more likely to work, than dealing with the banksters directly
- When dealing directly with the banksters and you do A4V, they sometimes steal the money and send you another bill

Step 1 – Response 2 – A4V

- I have used A4V for unsecured credit card alleged debt of approximately \$45,000
- I have used A4V with IRS alleged debt
- A4V can be used with any alleged taxes, any bankster alleged debt, any utilities
- A4V is used for cestui que trust alleged debt and allows it to be paid from the trust's account with the treasury
- Since I do NOT have a Social Security Number, I do not need to use it very often

Step 1 – No Response

- They will keep sending demand letters for 90 days up to 180 days
- After the Demand letters are done, they will give 30 days notice of public auction
- After the public auction, they will do an “unlawful detainer” action – could take another 90 days

Step 2 – Unlawful Detainer Response

- Serve all of the local Judges with a Notice and Demand that puts them into estoppel. See Estoppel Certificates video.
- Serve the local Police Chief, and the County Sheriff, local Constable, local City Marshall, and anybody else that may be involved in “evicting” you.
- Make them perjure their oaths by coming to your home and physically removing your property (it is a good idea to have a back-up storage unit, or other place to put your possessions).
- How well this works will depend on how corrupt your local officials are. They may never come.

Step 2 – Unlawful Detainer Response

- If the unlawful detainer action court rules against you, file a Notice of Void Judgment into the case – See the Void Judgments video
- It is NEVER over until you say it is over!!
- There are people in homes, in America, in which no mortgage payments have been made for many years

WWIII

- This whole bankster crisis is set up to orchestrate WWIII as part of a blood sacrifice to the Roman Cult's God
- I believe (can't prove yet) that for every person killed in a war, a portion of the national debt is eliminated
- The whole financial system (currently) is based on Roman Law
- Part of this process is putting people out of their homes to create business for their BAAL Priest BAR Members through the foreclosures, divorces, juvenile delinquency, and the prison (slavery) industry

WWIII

- **“...I will shew unto thee the judgment of the great whore that sitteth upon many waters: 2 With whom the kings of the earth have committed fornication, and the inhabitants of the earth have been made drunk with the wine of her fornication.” Revelations 17: 1-2**
- I believe that the “wine of her fornication” referred to here is the IOUs (Bank Notes - debt) that circulate for money, the fornication is the corporations that have been set up masquerading as governments, which are illegitimate governments and a fraud, and put into bankruptcy to facilitate their seizure by the great whore (Roman Cult) that sells forgiveness of sins for money and operates under the law of the sea (UNIDROIT).

The Holy Bible

- “The end justifies the means” is satanic
- **“Wo unto them that call evil good and good evil, and put darkness for light, and light for darkness...”** Isaiah 5:20

Making Merchandise to Populate Prisons

- **“If a man be found stealing any of his brethren of the children of Israel, and maketh merchandise of him, or selleth him ; then that thief shall die; and thou shalt put evil away from among you.”**

Deuteronomy 24:7

- **“And through covetousness shall they with feigned words make merchandise of you: whose judgment now of a long time lingereth not, and their damnation slumbereth not.”** 2 Peter 2:3

History

- **“Give me liberty or give me death”** Patrick Henry,
- after he witnessed a man flogged to death for refusing to take a license

Satanists

- ❖ **“By which also he went and preached unto the spirits in prison;” 1 Peter 3:19**
- ❖ **“And it shall come to pass in that day, that the LORD shall punish the host of the high ones that are on high, and the kings of the earth upon the earth. And they shall be gathered together, as prisoners are gathered in the pit, and shall be shut up in the prison, and after many days shall they be visited.” Isaiah 24: 21-22**

Conclusion

- **"It behooves every man who values liberty of conscience for himself, to resist invasions of it in the case of others: or their case may, by change of circumstances, become his own"**

Thomas Jefferson

Conclusion

- **"If Ye love wealth better than liberty, the tranquility of servitude, better than the animating contest of freedom, go home from us in peace. We ask not your counsel or arms. Crouch down and lick the hands which feed you. May your chains set lightly upon you, and may our posterity forget that you were ever our countrymen."** Samuel Adams, "the father of the American revolution", member of "The sons of Liberty (the group that did the Boston Tea Party)"
Quoted from the debates of 1776

Conclusion

- **"When shall it be said in any country of the world, my poor are happy, neither ignorance or distress is to be found among them; my jails are empty of prisoners, my streets of beggars; the aged are not in want, the taxes not oppressive; the rational world is my friend because I am friend of its happiness. When these things can be said, then may that country boast of its constitution and government ." - Thomas Paine**

The Watchman

- **“But if the watchman see the sword come, and blow not the trumpet, and the people be not warned; if the sword come, and take any person from among them, he is taken away in his iniquity; but his blood will I require at the watchman's hand.”** Ezekiel 33:6
- Either you are part of the problem, or you are part of the solution
- You are now a watchman!
- Circulate this video far and wide!!

Other Videos – Over 230

- Bankster Thieves 1, 2, & 3
- Churchianity series
- Bankrupt Corporate (so-called) Governments
- BAR Members 1, 2, & 3
- DIY How NOT to Volunteer for the Selective Service
- Martial Law is here!
- DIY No Income Tax
- DIY No Sales Tax
- DIY Traffic Stop
- DIY Free Mail
- ~~DIY~~ Kangaroo Courts

Summary

- **Copies of these documents can be found at My private group at Yahoo called Administrating-Your-Public-Servants**
- **I have Youtube videos that are videos of Private Information Shares that show these and other court citations that are available for a donation**
- **Donations to support this work are appreciated. I prefer gold or silver coin, but as an extremely less desirable alternative I can accept IOUs (Federal Reserve Notes, Paypal gifts, checks, money orders, etc) send me an email for particulars**

Summary

- If you find this useful, then you need to pay it forward
- If you don't know what Pay it Forward means, then watch the movie

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