

# Mortgage and Future Indebtedness Fraud

By Anna Von Reitz



Information provided to H.E. Cardinal Mamberti and the Vatican Chancery Court in regard to our Claims, [March 5th 2005](#), [January 19th 2023](#), in seq:

Mortgages are pre-existing debts on property assets. These debts accrue from "dead men" who died -- or are presumed to have died, in this case -- and who left unpaid taxes and similar debts attached to the property. These past debts have to be paid by someone, before the property is free to be transferred to new tenants--- not new owners.

This is because land assets subject to mortgage are already owned by a an undisclosed public or private trust, and even after the mortgage is paid off, the land can't be sold, only leased. This is why mortgages are called "future lease agreements".

As long as you are paying the mortgage you can live on the property as a tenant, and after the mortgage is paid off, you can stay on the property as a Lessor, but in no case can you own the property -- because it is already claimed by a trust (or two) and these trusts are neither competent nor willing to sell any lasting interest in the property at all.

Why? Because they don't really own the property, either. It belongs to the little "lost" American baby, the actual Inheritor and Owner, who just happens to have the same Given Name as the "dead brother" and who just happens to have the same Given Name as the missing British Territorial Merchant Seaman, too.

Mysteriously, because that baby is never told a word about any of this foreign intrigue, he fails to come forward and claim his property --- so it remains held in these phony trusts created by the respective Municipal Corporations, and they continue to rake in the profits and do evil in his name, while deliberately leaving him, the actual American, the landlord and owner, in the dark.

This failure to inform and assist their Employers and fellow Principals is a Gross Breach of Trust and Service Contract.

This entire system of land management as real estate held under a title system is foreign and fraudulent and shouldn't exist in America.

So that's the first part of the fraud, the undisclosed public (British Territorial) trust interest based on non-existent British Merchant Seamen and the equally undisclosed private trust interest of the Church in the infant decedent estate --- these make up the second and third part of the mortgage fraud scheme, but there is more to come.

The concept of "future debt" attached to immobile property and debt being carried on property beyond the lifetime of one owner to the next, was created by the ever-greedy French Government. These concepts have been used for every kind of fraud. This one too, as mortgages have been attached to American property interests.

All the land and property interests assumed to belong to British Crown-operated Municipal Corporation franchises established in the Given Names of Americans are held in a public land trust administered by the British Monarch, because British Citizens and British Territorial Citizens were long ago cheated out of their natural land ownership rights by the Enclosure Acts and diverse other schemes benefiting the endlessly crooked government of Westminster.

All the land and property interests thought to belong to the City-operated Municipal Corporation franchises operated under the Given Names of Americans are held in a private land trust belonging to the Pope and administered by Magistrates.

All the debts that these fictitious "persons" and their phony trust estates accrue are passed on to the actual owners in the form of an "encumbrance" held against the trust property

To grasp the mortgage fraud in America and throughout the countries that have been impacted by the malfeasance of the Municipal Corporations, one must start by discerning the players and the underlying debt.

Whose debt is it and where did it come from and how did it result in a mortgage on the property I am attempting to buy?

The debt is owed by the fictitious British Merchant Mariner franchise "Person" created by the British Crown- operated Municipal Corporation housed in the District of Columbia--- not as a personal debt, but as a public debt. A similar mortgage is also owed by the infant decedent estate being managed "for" you by the City-operated Municipal Corporation, but this is a private debt.

And technically, these debts are not being held against Joe American. Technically, they are being held against the trust estates created "for" Americans by these Municipal Corporation Subcontractors. The actual Americans have no voice in how these things are administered "for" them and in their names, by the respective self-interested District Officers and Magistrates, who stubbornly ignore the presence and identity of the actual American owner standing in front of them.

Where did all these public and private debts from from? From phony mercenary "war" reparations owed by the Municipal citizens of the United States, from operational expenses of these phony trusts, both public and private, and most of all, from the bankruptcy expenses and

debts left as public debts every time one of the Municipal Corporations or one of their franchises goes bankrupt.

So bankruptcy fraud plays its part in all of this, too.

The Municipal Corporations housed in the District of Columbia are corporations like any other commercial corporations. They are essentially no different from IBM, or Ford Motor Company, Incorporated. Their officers have no greater authority over anyone or anything than the officers of other similar corporations. Obviously, these corporation "Officers" have been grossly overstepping any authority vested in them, no matter how popular they were in the in-house private shareholder elections that have been passed off as Public Elections in this country and in the other countries impacted by this whole outrageous fraud scheme.

Since the early 1900's the name of the game for these Municipal Corporations has been to run up as big a debt for themselves as possible, and then go bankrupt and leave the American Public to pay it.

It may be anti-intuitive that anyone would build a corporation and use it to provide goods and services, and then deliberately strip it of assets (transferring the assets to another or several other corporations) ----and then bankrupt it, but that is what these cretins have done in our names. This has been one of the main mechanisms used to dump all their debts on us.

Someone always has to pay off the debts of bankrupt corporations, and in this case, the scapegoat for all these offenses, has been the American Public.

The US CORP, the main Vendor providing goods and services in World War II, is a good example. The war ends, and, predictably, so does the joyride of the US CORP. There is a quick and enormous surplus of war-related equipment and supplies, everything from Requisition Forms to canteens and airplane motors piles up in warehouses, and there is, comparatively, no demand for them.

What's a poor multinational conglomerate to do, but to add up the lost orders, the cost of these surpluses --- and go bankrupt?

That's exactly what they did and what they do every time there is a substantial Mercenary Conflict --- and they pad it for all they are worth and they charge it off against the American Public, while keeping all the profits for themselves and under their management.

The so-called National Debt is another example. Americans have grown up inundated with constant announcements about the "National Debt", and even billboards erected in Times Square in New York City, showing how the National Debt is increasing exponentially every minute of every day.

The problem is that in a debt-credit monetary system, there is no such accrual of debt. All transactions in such a system are zero-sum transactions.

If you give me a ten dollar I.O.U. --- a promissory note called a Federal Reserve Note --- in exchange for a fried chicken lunch, your debt is exchanged for something of equal value -- the fried chicken lunch.

The only way a debt can accrue in such a system is if the receipt of the value of the fried chicken lunch is not credited, so that there appears to be a greater and greater debt accruing in the economy, when in fact, everyone here has paid off everyone else's debts and there is no remainder.

The whole so-called National Debt and the Interest applied to it, is based on the basic personage fraud and more bad bookkeeping --- and it is being used as an excuse to justify more bankruptcies and more fraudulent bankruptcy costs being foisted off on the American Public.

With all these observations in mind, we are prepared to face the biggest Cash Cow of all, the real estate and mortgage industry inculcated by the colluding Municipal Corporations responsible for all this fraud, bad faith, non-disclosure, and malfeasance.

The very words "real estate" translate as "royal estate".

Since when do we have any "royal estates" in America? Answer --- since all the phony foreign public trust interest British Territorial U.S. Citizen franchise estates were formed --- all operated in the names of Americans falsely registered as and "presumed" to be British Territorial Citizens.

The Brits, as we have seen, were defrauded out of their land rights by a man merely pretending to be King of England, while actually operating as the Pope's Overseer of the Church's Commonwealth properties in England.

So all land in Britain is owned by the British Monarch, who passes out "titles" to his Subjects who are all either Tenants or Leasors of His Royal Majesty's royal estate -- also known as real estate. And all that was done by fraud, too.

If you presume, based on undisclosed registration processes, that all the Americans just suddenly up-ended and decided to voluntarily adopt British Territorial U.S. Citizenship. you can also presume that all the land and other land-based property assets naturally belonging to them, are being donated to the British King and are to be managed "in the public interest" -- and in this case, according to the public interest trust scam described earlier as a reiteration of the Bottomry Bonds Scandal of 1702 --- only using people instead of ships and their estates instead of cargo.

These gross self-interested abuses in Breach of Trust and lacking Good Faith speak for themselves.

What we are describing are crimes of a diverse and a most odious sort, ranging from capital crimes of unlawful conversion of political identity, to fraudulent misrepresentation and personage, to racketeering and theft under force and color of law. These are trespasses and transgressions, both, and they have been applied against the Employers of these brigands.

So now we have a completely fraudulent set of legal presumptions backed up by undisclosed contracts and a completely foreign land management system in place in America, and people who are the actual landlords and grant holders are being duped into accepting and using "land titles" to exchange tenancies under mortgage and Lessor rights--- leasing their own land back from a foreign sovereign who has no right to be here and who is in fact under contractual obligation to provide us with enumerated services in good faith.

"Land titles" are actually arbitrarily created land descriptions having no equitable exchange value at all. In Britain, they are a means to transfer tenancies and leases.

Typically, in America and in other countries where this fraud has been perpetuated, an undeclared foreign agent looks over your fence and arbitrarily decides to call your property something like, "4200 Mockingbird Lane", and this "title" is then copyrighted by the British Crown-operated Municipal Corporation Subcontractor and attached to the British Territorial U.S. Citizen that has been named after you.

The foreign British Crown -operated Municipal Corporation Subcontractors have now unlawfully and illegally latched onto your property, your home and land, for the price of some made-up doggerel. Using this set-up, they issue tax notices to you, the actual landlord and grant-holder, and they propose to make anyone you sell your property to, pay a mortgage on it, too. It's their mortgage, assessed against their bankrupt British Territorial franchise Person conveniently named after the American who is the actual owner.

The other Municipal Corporation run directly by the City Government is no better, they simply present a different rationale for charging the debts of their "dead" bankrupted PERSONS to the American victims of this same basic fraud scheme. Instead of fanciful land descriptions, the Perpetrators assuming the management of your "dead brother's estate" --- your dead brother who just happens to have the same exact Given Name as you and whose estate is run as a Municipal CORPORATION under the same name, only styled differently ---- use various kinds of made-up surveys describing your property as, for example, "Lot 2, Block 13, of the Oak Park Subdivision, Laughlin Meridian, Leyland, Texas". It's still just a title, having no equitable value, used to transfer tenancy and lessor rights.

The actual American landowners are never told a word about all these cozy arrangements being made to dispose of and tax and indebt their property by Executors de Son Tort. All these self-interested actions have been pursued in Breach of Trust and Service Contract by the same guilty Municipal Corporations and their Principals, who have been enforcing all this garbage under color of law and the force of an illegal Territorial occupation of our country by foreign Mercenary Forces under contract to us and being paid to protect us.

So, the essence of the mortgage fraud has many facets. There is the illegal and unlawful latching upon American property assets via the use of foreign land titles imposed under color of law. There is the basic personage scheme, misrepresenting Americans as both British Territorial Persons and Municipal PERSONS. And the entire motivation is to make Americans pay for debts, including phony bankruptcy debts and war reparations, that they don't owe.

None of this could happen without collusion and fraud and non-disclosure on the part of the banks, which have been regulated and operated under conditions of non-disclosure by the same criminal Municipal Corporations.

In 1968, in a Common Law County Court, in Clearwater, Minnesota, a man named Jerome Daley brought suit against the bank that was acting as his mortgage lender. This was a jury trial which established and considered both the law and the facts.

In the course of the trial it was freely admitted by the bank that they didn't loan Jerome Daley anything but his own credit issued as "Money of Account" --- digits that the bank entered on its ledger, costing the bank nothing but a few minutes of clerical work, and which they then "loaned" back as bank credit to Jerome Daley.

It turned out that when the bank was advertising "Home Loans" what they were actually soliciting was for people to loan their homes to the banks, as collateral for the bank to use as a basis to issue credit under the fractional reserve banking scheme.

This allows the bank to take possession of the landlord's house and land, cashier it as a donated asset subject to a "future lease sale agreement", use it as collateral enabling the bank to issue up to ten times the amount of the purported "loan" as credit benefiting the bank, and the bank is then only obligated to return the amount of the loan as bank credit to the actual home owner who is funding all of this largesse for the bank ---- apparently out of the goodness of his heart?

According to this scheme, banks are the Number One Charity in America, the former Commonwealth, the illegally occupied Western European Nations, Japan, South Korea...

The actual asset owner gets the "loan" of his own credit which has been unlawfully converted into bank credit, and he is then obligated to pay the bank back with interest, and is also obligated to encumber his asset until the entire amount is paid off, and also required to give the bank a totally unearned security interest in his property in exchange for this "service" and all the details of this are left undisclosed.

To top it off, the mortgage he is paying off as "interest" on the "loan" ---- typically five times the amount of the purported loan over the course of thirty years, isn't even his.

The mortgage has nothing to do with any loan. It has to do with debts piled up against the living man and his "estate" assets by foreign Municipal Corporation franchises named after him--- franchises that "die" in bankruptcy, and leave their debts for him to pay---- and this foreign mortgage debt is then foisted off onto the American victim, because these undisclosed foreign Municipal Corporation franchises were operated in his name.

The victims of this vicious fraud scheme assume that the bank is loaning them the bank's money to buy a home or to remodel a home, etc., when the whole transaction is entirely self-funded and the bank's only skin in the game is the cost of the bookkeeping entries and its own cost of selling on the bogus debt to investors eager to share in the profits rolling off this scam.

What happens to the rest of the bank credit generated by this fraud scheme? The remainder credit equal to say, nine times the amount loaned back to the victim? This is used by the bank as bank credit to make other loans to other customers using the same rationale.

The man who wants to buy a new car or motorcycle --- a man who is already owed that new car or motorcycle and a great deal more as part of the debt that these Municipal Corporations and their bank franchises owe him --- is forced to surrender the car or motorcycle in the same way, so that he self-funds the entire transaction, gets a tenth of his own credit back, is forced to pay that back with mortgage interest, plus give the bank an unearned security interest.

The self-interested corporate criminals presume that the man isn't actually an American and isn't actually owed anything -- including his Constitutional Guarantees ---- using the same personage schemes and unlawful conversion schemes we've seen from the start.

We wish for the return of the value of all the mortgages paid in actual money or as credit, that rank and file Americans have paid for the last 150 years, plus interest, to be credited to their accounts and released to them as prepaid credit, together with the profit that these banks realized from loaning out the rest of their purloined and unlawfully converted credit to other victims of this fraud.

We wish for the immediate release of all American homes and other physical assets from all and any alleged mortgages and loan agreements---- all of which are null and void for failure to fully disclose.

We wish for the release of all unearned security interests obtained under conditions of deceit and non-disclosure by the banks and lending institutions and loan servicing companies involved in any of these purported loan activities.

We wish for the end of undisclosed registration, enfranchisement, and impersonation of Americans by the Municipal Corporations, their franchises, or agents functioning in any capacity whatsoever.

We wish for recognition of the actual asset owners as the natural owners of all credit generated from their assets.

We wish for the presumptions occasioned by the unlawful conversion of Americans and their assets to be overturned, from the day and the moment that these unlawful conversions were initiated.

The other part of this overall Family of Fraud Schemes that we need to address is the idea of Future and Inherited Debt.

It is our position that when a man dies, his sins are paid. All of them.

It is also our position that parents do not own children as slaves or indentured servants and so, there is nothing that a parent can do that can reduce their child to slavery or indentured servitude to a state, sovereign, other person or corporation of any kind..

It follows that unborn future generations cannot be indebted by their parents and cannot be held liable in the future for any debts created in the past by any government, other person, or corporation.

There is no such thing as future debt as the future itself does not exist until it manifests.

We wish for an end to all the nonsense claiming that anyone's grandchildren or great-grandchildren are indebted for debts owed by their grandparents, great-grandparents, etc..

We wish for the attention of the world to be focused upon the very substantial debts that we and our children are owed by these foreign Principals responsible for the criminal acts of these Municipal Corporation Subcontractors all the way back to 1860.

All the inordinate spending that has been done in our names since 1860 has been done by Executors de Son Tort and Legal Fictions that don't actually exist, and as the victims were unaware of the personage crimes and unlawful conversion schemes being practiced against them, and as they did not benefit from it, all the debts accumulated against their Good Names must be accounted as Odious Debt and discharged as such.

The same applies for all the countries and people who have suffered from these same conditions and fraud schemes imposed upon them by franchises of these same offending Municipal Corporations, for example, Australia, Incorporated and AUSTRALIA.

As the victims of these fraud schemes didn't knowingly, willingly, or freely create these foreign franchises benefiting the British Monarch and the Pope and the City Government ---- and in fact didn't even know of the existence of these franchises and certainly did not benefit from them, it follows that the Americans are not responsible for the debts of these foreign franchises whether these franchises are alive --- meaning still in business, or dead as a result of bankruptcy.

Our American Government has reiterated and again declared in public our ownership interest in all air, land, and sea assets belonging to our country and did so effective [March 6th 2005](#) and again via the issuance of Sovereign Letters Patent on [November 4th 2015](#). We were not obligated to do this, but did so as a precautionary measure against the rumors that we were "missing" or "dead" or "in interregnum". We also showed up in 2010 and co-signed The Postal Treaty of the Americas issued that same year.

In view of the depth, breadth, and severity of the fraud and criminality that these two Muniicipal Corporations have practiced against their loyal Employers and on our own shores, it is fool-hardy for anyone to entrust them to do anything, including but not limited to, constructing or managing a global government or world currency system of any kind.

The inevitable result would be more criminality, more violence, more oppressive and coercive control of living people under color of law, and the proliferation of lies and fraud schemes and criminality of all kinds.



We wish for prompt, effective, and prudent action to return control to the national governments impacted by the illegal and unlawful actions of these two Municipal Corporations and their franchises.

We wish for the return of all national and individual estate interests to the people and countries that they naturally belong to.

If King Charles wishes to be honored among men as a true king, he has to honor the other true kings of Britain, who have sovereignty in their own right and no just cause or reason to surrender their land rights to him or any other sovereign.

We wish for the living people of every nation, all those who have been offended and injured by these Municipal Corporations, to bring forth a better world.

We wish for the private in-house Municipal Corporation Subcontractor elections to either not take place at all, or to be clearly identified for what they are.

We wish for goodwill and assistance from all honest men and women.

Issued by: Anna Maria Riezinger, Fiduciary  
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