

The Big Fraud in Very Simple Terms



By Anna Von Reitz

There are still a lot of people "not getting it".

So, I am going to use a very simple example that most people are familiar with. Please bear in mind, that this is just one example and the same basic principles apply in many other situations.

You are a young man with a growing family. You have been living in an apartment. You have a good steady job and so does your wife. You decide to "apply for a home loan" ---- right? Typical story.

You assume, naturally, that when you go to the bank, they are going to loan you money to buy a home, just as banks and credit unions used to do it prior to 1934.

But in 1934, something changed and nobody told you.

Since 1934, instead of loaning you money to buy a home which you then have to pay back, something entirely different has been going on.

Since 1934, the banks have had no money to lend. They can only lend credit.

So what happens?

Instead of loaning you money, they developed a system to loan you your own credit.

They are soliciting for you to loan them your home as an asset that they can borrow against and use as collateral.

Thanks to the "Federal Reserve" scheme, the banks can loan 7 to 10 times more credit than your home is worth on the current market.

So say that your home is worth \$200,000. They create \$1.4 to 2 million in credit based on your asset.

What is supposed to happen is that you are supposed to receive your home free and clear, plus monthly payments made to an escrow account as your reward for loaning them your asset.

That's right. They are supposed to be paying you, not you paying them.

All those "mortgage payments" is what the bank owes you, not what you owe them.

And this is the way it was supposed to be, since 1934.

But, by not telling you this, and letting us all continue to assume a "normal course of business" the banks saw an opportunity to defraud the innocent, so they did.

They pretended that you were all Municipal CITIZENS of the United States-- and that allowed them to charge you for a mortgage under false pretenses. The mortgage was actually war reparations owed

by the Municipal United States Government and their STATE OF STATE franchises ever since the Civil War.

So the rats rooked you into paying the debts of the foreign subcontractors running the Municipal United States Government and they took a security interest in your home on top of everything else.

That's how you wound up paying for someone else's debts, including the interest, without any "equitable exchange" or other consideration. You were presumed to be a corporate "franchise" of the Municipal Government --like a Dairy Queen franchise, and treated as such.

Of course, some people did know what was going on here and some people did object to it. New banking rules were adopted to protect the Private Property that was being leveraged in this system --- the so-called Regulation Z, which is an international banking and securities regulation that was adopted (under force) by the Federal Reserve Board of Governors, and which resulted in the Consumer Protection Acts including the Truth in Lending Act.

Private Property is supposed to be protected by attaching "Z tags" to it. The clueless bill collectors and revenue agents patrolling our streets are supposed to recognize the tags if they recognize nothing else, and are supposed to be told to leave cars, homes, land, etc., displaying the proper "Z tags" alone.

In this country, because we have two foreign subcontractors at odds with each other, we need two kinds of "Z tags" to accomplish this same function.

We need a white "Z" with a black background to waive off Municipal bill collectors, and a black "Z" with a white background to waive off Territorial bill collectors.

The idea was that it was outrageous enough that they were using your assets to profit themselves and forcing you to pay the Municipal Government's debts under False Pretenses---- without also endangering your actual property and making it subject to seizure for failure to pay THEIR debts.

Like all the other remedy that was supposed to be yours, none of this was ever explained. To this day, the bill collectors and revenue agents remain largely ignorant about what a "Z" tag means. In some states like Alaska, highway patrolmen know enough to leave cars carrying a "Z" tag alone.

The banks got so brazen that they even neglected to pay the Federal Gift and Estate Taxes they owed on all the escrow money they collected from you to pay off the Municipal Government's debts. Like all the "Federal Income Tax" you have been forced to pay, but never actually owed, these monthly mortgage payments were all considered to be "voluntary" and to be "gifts" so they are all supposed to be processed as Gift and Estate Taxes.

Beginning in the 1960's, the banks just accidentally on purpose ceased forming actual REMIC pools, bypassed all that paperwork, and didn't pay the Federal Taxes on our monthly "gifts". No doubt this was a quid pro quo with the Municipal Government --- a sort of unstated fee reversal, where the bank didn't pay the tax or create the REMICs, because they were doing the service of collecting the war reparations payments for the government and kicking back to the government.

Anyway, to make a long story short--- you aren't a Federal Territorial U.S. Citizen and you aren't a Municipal "citizen of the United States" dba CITIZEN, either. You've just been a victim in a cross-fire of greedy corporate crime syndicates operating on our shores.

You never owed a mortgage. You were owed your home free and clear, plus the credit payment representing the principal of the "loan", plus monthly escrow payments back from the bank as your reward for loaning them your assets and credit.

The Municipal United States Government was the Party that owed money for war reparations, but you were conveniently "mistaken" for a Municipal Franchisee, and charged war reparations as a mortgage--- a mortgage that the Municipal Government and its STATE OF STATE franchises owed.

All the money that the banks were supposed to pay you as your profit for loaning them your credit, and letting them hold your asset -- your home-- in trust, was instead "interpreted" as a voluntary gift and obligation of yours, being donated every month to pay back the war reparations owed by the foreign United States Municipal Government.

The banks got out of paying you the principal and the monthly payments you were owed. The Municipal Government got you to "donate" all that you thought you were paying on a home loan toward paying off their war reparations debts and whatever else they wanted to tack on.

The banks sat in the middle with nothing at risk and bilked everyone silly.

And to top it off, they never explained Regulation Z to you, so the one remedy that remained, the thing that was supposed to be a Fail Safe to protect your Private Property from being stolen under False Pretenses, was never actually made available to you, either.

Start plastering "Z" signs, white on black and black on white on your homes and automobiles, and everything else you don't want stolen. Start explaining the situation to your family and friends. Pigeon-hole the ignorant corporate "Sheriffs" and "Judges" and "Court Clerks" and Highway Patrolmen. Give them a copy of this article so they all get a nose-full and can't wishy-washy around and pretend that you ever knowingly, willingly agreed to any of this Bushwah.

Probably a billion Americans have been abused in this way by the banks and the Municipal United States Government acting in collusion.

And now it needs to stop. The banks need to start paying back all that they actually owe us, and the Municipal Government needs to be drawn up by the proverbial short hairs.

Most of the members of the "US" Congress are just irresponsible glad-handing fools who have mortgages on their own homes and are just as clueless as everyone else, but there are others who have grotesquely profited themselves working this hidden system to their benefit and everyone else's harm.

So, first order of business --- convert all that illegal debt the American People have been carrying into lawful credit.

Kick rump and clean house on the banks and DC.

As I have always said, this is not about politics. It doesn't have a thing to do with Democrat or Republican. There are rats on both sides of the aisle.

No, my dears, this isn't about politics, not about rich or poor, not about black or white. All have been made to suffer.

This is about crime. Pure old garden variety bunko and institutionalized constructive fraud carried out against an entire population of innocent people who are in fact owed "good faith service".

This is about Breach of Trust by the banks and the governmental services corporations, and their Agency subcontractors, the Queen, and the Pope, the members of Congress, the members of the "US" Supreme Court, and others.

Did you know that the standard Freddie Mac and Fannie Mae loan applications create a trust? Did you know that you as the "Donor/Borrower" purportedly create that trust and give your home away to the bank, to "dispose" of as they see fit? Did you realize that you need to extinguish that trust or your home stays in that bank trust even after you pay off the phony mortgage?

Come on, everyone. Time to wake up and smell the manure pile.

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