



INTRODUCTION: BALANCE FOR REMEDY.....	9
WHY MOST FAIL — AND HOW TO COMMAND YOUR ESTATE INSTEAD.....	11
ADMINISTRATIVE PROCESS (THE PAP).....	13
SUBJECT: ASSIGNMENT FOR ADMINISTRATIVE REVIEW — STANDARD FORMS SF-30, SF-1414, SF-1416, AND SF-1418....	16
PRIVATE ADMINISTRATIVE PROCESS: STEP-BY-STEP GUIDE.....	17
DUE PROCESS AND CONSTITUTIONAL CLAIMS.....	20
CREDIT CARDS AND DEBT VALIDATION.....	21
REMEDY AND FIDUCIARY ENFORCEMENT.....	22
TREASURY LIQUIDATION METHODOLOGY.....	23
FEDERAL TORT CLAIMS ACT (FTCA) REMEDY.....	24
COURTS & LEGAL FICTIONS (JUDICIAL SYSTEM CONTEXT).....	25
CORPORATIONS & COMMERCIAL ENTITIES.....	26
LOANS & CREDIT TRANSACTIONS.....	27
JUDGMENTS & FINAL REMEDIES.....	28
COMPELLING ACCOUNTABILITY.....	29
ADVANCED LEGAL REINFORCEMENTS & ENFORCEMENT REFERENCES.....	32
ANNEX E – PRIVATE LEDGER RECORD USING 1099 SERIES (EDUCATIONAL EVIDENCE).....	34
ANNEX G – USE OF UCC-1 AND NON-UCC FILINGS AS PUBLIC AND PRIVATE NOTICE METHODOLOGY (UPDATED EDITION)	36
ANNEX G – USE OF UCC-1 AND NON-UCC FILINGS AS PUBLIC AND PRIVATE NOTICE METHODOLOGY.....	39
ANNEX H – RECORDING PRIVATE DOCUMENTS IN THE PUBLIC DOMAIN (COUNTY RECORDER METHODOLOGY).....	41
ANNEX I – PUBLIC NOTICE BY NEWSPAPER PUBLICATION (CONSTRUCTIVE NOTICE IN GOOD FAITH).....	43
ANNEX J – EDUCATIONAL OVERVIEW OF INVOLUNTARY BANKRUPTCY UNDER CHAPTER 7 (FIDUCIARY CONTEXT AND THE PRINCIPLE OF BALANCE).....	45
APPENDIX D – FIDUCIARY ASSIGNMENT AND TREASURY LIQUIDATION METHODOLOGY.....	47
ARIZONA JUSTICE COURT – SMALL CLAIMS DIVISION.....	49
BLUE IS THE CODE — BALANCING THE COMMERCIAL RIVER.....	51
BLUE IS THE CODE THE PRIVATE EDUCATIONAL GUIDE TO TENDER AND BALANCE FIRST EDITION.....	53
BILL OF LADING AND PROOF OF MAILING AFFIDAVIT — TREASURY SUBMISSION PACKET.....	56
BLUEPRINT FOR JUSTICE.....	58
BLUEPRINT FOR JUSTICE.....	62
BLUEPRINT OF THE PRIVATE BANKER: EXECUTOR AND FIDUCIARY ENDORSEMENT MANUAL.....	66
EXHIBIT L – ARIZONA UNLAWFUL PRACTICES ADDENDUM.....	72

EXHIBIT M – ARIZONA CONSTITUTIONAL RIGHT TO PRIVACY ADDENDUM.....	74
GRANT VS. LOAN COMPARATIVE BRIEF.....	76
CHAPTER II — THE COVENANT OF TENDER AND THE FULFILLMENT OF OBLIGATION.....	78
CLOSING BENEDICTION — THE CIRCLE RETURNS.....	80
CONSTITUTIONAL FOUNDATIONS OF JUDICIAL POWER AND LIMITS.....	81
CREDIT.....	83
FEDERAL RESERVE NOTES ARE OBLIGATIONS OF THE UNITED STATES. NOT THE PEOPLE.....	86
CREDIT CARD DEBT VALIDATION AND ANTI-RETALIATION PROTECTIONS.....	87
NOTICE OF DEBT VALIDATION AND FIDUCIARY DISCLOSURE DEMAND.....	88
DEBT VALIDATION & FULL DISCLOSURE DEMAND.....	90
CRIMINAL COMPLAINT FOR UNLAWFUL DETENTION AND ABUSE OF AUTHORITY.....	93
DECLARATION OF LAWFUL AUTHORITY.....	95
DISCLOSURE AND LEDGER TRANSPARENCY ADDENDUM.....	96
EDUCATIONAL FEDERAL TORT CLAIM GUIDE – MENTOR EDITION.....	98
EDUCATIONAL FEDERAL TORT CLAIM GUIDE – MENTOR EDITION.....	101
APPENDIX A – WHEN SEVERAL FEDERAL OFFICIALS ACT TOGETHER.....	104
APPENDIX B – CONSOLIDATING THE ADMINISTRATIVE RECORD AND TRUE BILL OF DAMAGES.....	105
EDUCATIONAL FEDERAL TORT CLAIM GUIDE – MENTOR EDITION.....	107
APPENDIX A – WHEN SEVERAL FEDERAL OFFICIALS ACT TOGETHER.....	110
EDUCATIONAL SAMPLE – FEDERAL TORT CLAIM (SF-95 FORMAT).....	111
NOTICE OF UNLAWFUL DETENTION AND DEMAND FOR IMMEDIATE JUDICIAL REVIEW.....	113
NOTICE OF UNLAWFUL DETENTION AND DEMAND FOR IMMEDIATE JUDICIAL REVIEW.....	114
FINAL FIDUCIARY LIABILITY & DEBT EXTINGUISHMENT NOTICE – IMMEDIATE ACTION REQUIRED.....	115
UNDERSTANDING CONTRACT LAW: A SIMPLE GUIDE FOR EVERYONE.....	119
THE USE OF BRACKETS AND THE FOUR CORNERS RULE.....	124
FROM SERVANT TO STEWARD: THE CREDITOR’S WALK.....	126
FROM THE DARK BEFORE LIGHT.....	127
§ 3-302. HOLDER IN DUE COURSE.....	128
HOW THE CONTRACT WENT TO ZERO: UNDERSTANDING DISCLOSURE, RESCISSION, AND TENDER.....	130
INTERNATIONAL CRIMINAL COURT (ICC) REFERRAL NOTICE.....	132
PRIVATE ATTORNEY GENERAL INVOICE AND NOTICE OF TRUE BILL OF CHARGES.....	134
CHAPTER II — LAWFUL NOTICE, SILENCE, AND ACQUIESCENCE.....	136
LAYMAN’S GUIDE TO TRUTH IN LENDING: HOW CREDIT REALLY WORKS.....	139

LEX MERCATORIA → MODERN COMMERCIAL LAW CROSS- REFERENCE MANUAL.....	142
LICENSING BOARD COMPLAINT - PROFESSIONAL MISCONDUCT NOTIFICATION.....	145
THE MAILBOX RULE IN MODERN COURTS: FROM COMMON LAW TO FEDERAL PROCEDURE.....	147
THE DUTY OF GOOD FAITH AND THE ACT OF TENDER.....	150
THE LAW OF THE FIELD — HE WHO LEAVES FIRST LOSES.....	153
MORTGAGE DEBT VALIDATION AND ANTI-RETALIATION PROTECTIONS.....	155
NOTICE OF CONDITIONAL ACCEPTANCE AND VALIDATION OF DEBT COURT FILLING.....	157
PORTRAIT OF THE LIVING ONE — ORAH EL.....	160
THE POWER OF 15 U.S.C. §1602(F): UNDERSTANDING CREDIT, DISCLOSURE, AND THE ROLE OF THE PRIVATE BANKER.....	161
PRIVATE BANKING OPERATIONS COMPLIANCE BRIEF.....	166
PRIVATE COMPETENCE IN THE CREDIT ECONOMY.....	172
PRIVATE GUIDE ON NOTICE AND SILENCE — FIRST EDITION.....	174
PRIVATE GUIDE ON THE LAW OF NOTICE AND SILENCE.....	178
 NOTICE OF PERSONAL AND FIDUCIARY LIABILITY.....	182
PRIVATE PROMISSORY NOTE DEPOSIT AND LETTER OF INSTRUCTION (EDUCATIONAL EXAMPLE).....	183
HOW CHRIS MAGIS NERO© IS LAWFULLY EXPOSING FRAUD AND CLAIMING REMEDY — EXPLAINED IN PLAIN LANGUAGE	186
THE SACRED ROLE OF THE WITNESS.....	188
PROFESSOR’S LECTURE.....	189
PUBLIC INTERNATIONAL NOTICE OF RECORD.....	192
QUICK STRIKE COVER LETTER.....	194
PRIVATE RESCISSION AND NOTICE OF LIABILITY.....	196
PRIVATE RESCISSION AND NOTICE OF LIABILITY.....	199
APPENDIX A — EDUCATIONAL INSIGHT: THE LAWFUL RIGHT TO RESCIND AND COMPEL DISCLOSURE.....	201
RETALIATION PROTECTIONS AND CONSUMER RIGHTS.....	202
SCHOLARLY EDUCATIONAL SYNOPSIS: THE IMPORTANCE OF THE FULL SPC PACKAGE AND GOVERNMENT RECOGNITION OF STATUS.....	204
SURRENDER STRAWMAN TEMPLATE.....	206
 HOW THE PEOPLE TAKE BACK THE LAND – A SIMPLE GUIDE.....	208
TENDER AND FIDUCIARY OBLIGATION IN PRIVATE BANKING.....	213
THE BOOK OF BALANCE.....	215
THE PRIVATE GUIDE: CHAPTER VII THE CERTIFICATE OF DISHONOR AND WATSON V. TARPLEY DOCTRINE.....	220
TREASURY SUBMISSION – SETTLEMENT AND LIQUIDATION OF PERFORMANCE BOND AND SF- SERIES OBLIGATIONS..	223

SCHOLARLY MEMORANDUM: ON THE HIERARCHY OF TRUST ESTATES AND THE LIMITS OF EXECUTRIX AUTHORITY.....	227
UNDERSTANDING CONTRACT LAW — PART TWO.....	230
UNDERWRITER LIABILITY AND CREDIT-DENIAL DISCLOSURE NOTICE.....	232
UNIVERSAL NOTICE TO FILE UNDER LAWFUL DUTY.....	235
VEHICLE DEBT VALIDATION AND ANTI-RETALIATION PROTECTIONS.....	237
WARRIOR’S CONTINUANCE.....	239
UTILITIES AND ENFORCEMENT STATUTES.....	240
UTILITY BILL DISPUTE & ESTATE-CREDIT ENFORCEMENT PACKAGE (EDUCATIONAL EDITION).....	241
THE UTILITY CONSTRUCT AND THE RIGHT OF REMEDY UNDER FEDERAL CREDIT AND DEBT VALIDATION LAW.....	244
AFFIDAVIT OF TRUTH AND STATUS.....	247
BILLING ERROR DISPUTE & DEMAND FOR LAWFUL PRESENTMENT.....	248
COMMERCIAL LIEN & UNCITRAL ARBITRATION DEMAND.....	250
COVER LETTER FOR BILLING DISPUTE PACKET.....	252
NOTICE OF DEFAULT AND DISHONOR.....	253
FINAL NOTICE OF CURE OPPORTUNITY AND DEMAND FOR DISCHARGE OF OBLIGATION.....	254
AFFIDAVIT OF SERVICE – SIMPLE ENFORCEMENT PACKAGE.....	256
AFFIDAVIT OF TRUST ENFORCEMENT.....	258
CERTIFIED MAILING NOTICE – DEFAULT JUDGMENT & ARBITRATION AWARD.....	260
DEFAULT JUDGMENT & ARBITRATION AWARD.....	262
EXPLANATION OF CLAIM – IRS FORM 843 ATTACHMENT.....	264
COVER LETTER FOR IRS FORM 843 SUBMISSION.....	266
NON-UCC FILING: PRIVATE COMMERCIAL LIEN & OBLIGATION RECORD.....	268
AFFIDAVIT OF TRUST ENFORCEMENT.....	270
EXPLANATION OF CLAIM – IRS FORM 843 ATTACHMENT.....	272
COVER LETTER FOR IRS FORM 843 SUBMISSION.....	274
EDUCATIONAL CONDITIONAL ACCEPTANCE AND QUIET TITLE TEMPLATE (PUBLIC VERSION).....	276

Table of Contents

INTRODUCTION: BALANCE FOR REMEDY.....	6
WHY MOST FAIL — AND HOW TO COMMAND YOUR ESTATE INSTEAD.....	7
ADMINISTRATIVE PROCESS (THE PAP).....	10
SUBJECT: ASSIGNMENT FOR ADMINISTRATIVE REVIEW — STANDARD FORMS SF-30, SF-1414, SF-1416, AND SF-1418....	13

PRIVATE ADMINISTRATIVE PROCESS: STEP-BY-STEP GUIDE.....	14
DUE PROCESS AND CONSTITUTIONAL CLAIMS.....	17
CREDIT CARDS AND DEBT VALIDATION.....	18
UTILITIES AND ENFORCEMENT STATUTES.....	19
REMEDY AND FIDUCIARY ENFORCEMENT.....	20
TREASURY LIQUIDATION METHODOLOGY.....	21
FEDERAL TORT CLAIMS ACT (FTCA) REMEDY.....	22
COURTS & LEGAL FICTIONS (JUDICIAL SYSTEM CONTEXT).....	23
CORPORATIONS & COMMERCIAL ENTITIES.....	24
LOANS & CREDIT TRANSACTIONS.....	25
JUDGMENTS & FINAL REMEDIES.....	26
COMPELLING ACCOUNTABILITY.....	27
ADVANCED LEGAL REINFORCEMENTS & ENFORCEMENT REFERENCES.....	30
ANNEX E – PRIVATE LEDGER RECORD USING 1099 SERIES (EDUCATIONAL EVIDENCE).....	32
ANNEX G – USE OF UCC-1 AND NON-UCC FILINGS AS PUBLIC AND PRIVATE NOTICE METHODOLOGY (UPDATED EDITION)	34
ANNEX G – USE OF UCC-1 AND NON-UCC FILINGS AS PUBLIC AND PRIVATE NOTICE METHODOLOGY.....	37
ANNEX H – RECORDING PRIVATE DOCUMENTS IN THE PUBLIC DOMAIN (COUNTY RECORDER METHODOLOGY).....	39
ANNEX I – PUBLIC NOTICE BY NEWSPAPER PUBLICATION (CONSTRUCTIVE NOTICE IN GOOD FAITH).....	41
ANNEX J – EDUCATIONAL OVERVIEW OF INVOLUNTARY BANKRUPTCY UNDER CHAPTER 7 (FIDUCIARY CONTEXT AND THE PRINCIPLE OF BALANCE).....	43
APPENDIX D – FIDUCIARY ASSIGNMENT AND TREASURY LIQUIDATION METHODOLOGY.....	45
ARIZONA JUSTICE COURT – SMALL CLAIMS DIVISION.....	47
BLUE IS THE CODE — BALANCING THE COMMERCIAL RIVER.....	48
BLUE IS THE CODE THE PRIVATE EDUCATIONAL GUIDE TO TENDER AND BALANCE FIRST EDITION.....	51
BILL OF LADING AND PROOF OF MAILING AFFIDAVIT — TREASURY SUBMISSION PACKET.....	54
BLUEPRINT FOR JUSTICE.....	56
BLUEPRINT FOR JUSTICE.....	60
BLUEPRINT OF THE PRIVATE BANKER: EXECUTOR AND FIDUCIARY ENDORSEMENT MANUAL.....	64
EXHIBIT L – ARIZONA UNLAWFUL PRACTICES ADDENDUM.....	70
EXHIBIT M – ARIZONA CONSTITUTIONAL RIGHT TO PRIVACY ADDENDUM.....	72
GRANT VS. LOAN COMPARATIVE BRIEF.....	74
CHAPTER II — THE COVENANT OF TENDER AND THE FULFILLMENT OF OBLIGATION.....	76

CLOSING BENEDICTION — THE CIRCLE RETURNS.....	78
CONSTITUTIONAL FOUNDATIONS OF JUDICIAL POWER AND LIMITS.....	79
CREDIT.....	81
FEDERAL RESERVE NOTES ARE OBLIGATIONS OF THE UNITED STATES. NOT THE PEOPLE.....	84
CREDIT CARD DEBT VALIDATION AND ANTI-RETALIATION PROTECTIONS.....	85
NOTICE OF DEBT VALIDATION AND FIDUCIARY DISCLOSURE DEMAND.....	86
DEBT VALIDATION & FULL DISCLOSURE DEMAND.....	88
CRIMINAL COMPLAINT FOR UNLAWFUL DETENTION AND ABUSE OF AUTHORITY.....	91
DECLARATION OF LAWFUL AUTHORITY.....	93
DISCLOSURE AND LEDGER TRANSPARENCY ADDENDUM.....	94
EDUCATIONAL FEDERAL TORT CLAIM GUIDE – MENTOR EDITION.....	96
EDUCATIONAL FEDERAL TORT CLAIM GUIDE – MENTOR EDITION.....	99
APPENDIX A – WHEN SEVERAL FEDERAL OFFICIALS ACT TOGETHER.....	102
APPENDIX B – CONSOLIDATING THE ADMINISTRATIVE RECORD AND TRUE BILL OF DAMAGES.....	103
EDUCATIONAL FEDERAL TORT CLAIM GUIDE – MENTOR EDITION.....	105
APPENDIX A – WHEN SEVERAL FEDERAL OFFICIALS ACT TOGETHER.....	108
EDUCATIONAL SAMPLE – FEDERAL TORT CLAIM (SF-95 FORMAT).....	109
NOTICE OF UNLAWFUL DETENTION AND DEMAND FOR IMMEDIATE JUDICIAL REVIEW.....	111
NOTICE OF UNLAWFUL DETENTION AND DEMAND FOR IMMEDIATE JUDICIAL REVIEW.....	112
FINAL FIDUCIARY LIABILITY & DEBT EXTINGUISHMENT NOTICE – IMMEDIATE ACTION REQUIRED.....	113
UNDERSTANDING CONTRACT LAW: A SIMPLE GUIDE FOR EVERYONE.....	117
THE USE OF BRACKETS AND THE FOUR CORNERS RULE.....	122
FROM SERVANT TO STEWARD: THE CREDITOR’S WALK.....	124
FROM THE DARK BEFORE LIGHT.....	125
§ 3-302. HOLDER IN DUE COURSE.....	126
HOW THE CONTRACT WENT TO ZERO: UNDERSTANDING DISCLOSURE, RESCISSION, AND TENDER.....	128
INTERNATIONAL CRIMINAL COURT (ICC) REFERRAL NOTICE.....	130
PRIVATE ATTORNEY GENERAL INVOICE AND NOTICE OF TRUE BILL OF CHARGES.....	132
CHAPTER II — LAWFUL NOTICE, SILENCE, AND ACQUIESCENCE.....	134
LAYMAN’S GUIDE TO TRUTH IN LENDING: HOW CREDIT REALLY WORKS.....	137
LEX MERCATORIA → MODERN COMMERCIAL LAW CROSS- REFERENCE MANUAL.....	140
LICENSING BOARD COMPLAINT - PROFESSIONAL MISCONDUCT NOTIFICATION.....	143
THE MAILBOX RULE IN MODERN COURTS: FROM COMMON LAW TO FEDERAL PROCEDURE.....	145

THE DUTY OF GOOD FAITH AND THE ACT OF TENDER.....	148
THE LAW OF THE FIELD — HE WHO LEAVES FIRST LOSES.....	151
MORTGAGE DEBT VALIDATION AND ANTI-RETALIATION PROTECTIONS.....	153
NOTICE OF CONDITIONAL ACCEPTANCE AND VALIDATION OF DEBT COURT FILLING.....	155
PORTRAIT OF THE LIVING ONE — ORAH EL.....	158
THE POWER OF 15 U.S.C. §1602(F): UNDERSTANDING CREDIT, DISCLOSURE, AND THE ROLE OF THE PRIVATE BANKER.....	159
PRIVATE BANKING OPERATIONS COMPLIANCE BRIEF.....	164
PRIVATE COMPETENCE IN THE CREDIT ECONOMY.....	170
PRIVATE GUIDE ON NOTICE AND SILENCE — FIRST EDITION.....	172
PRIVATE GUIDE ON THE LAW OF NOTICE AND SILENCE.....	176
 NOTICE OF PERSONAL AND FIDUCIARY LIABILITY.....	180
PRIVATE PROMISSORY NOTE DEPOSIT AND LETTER OF INSTRUCTION (EDUCATIONAL EXAMPLE).....	181
HOW CHRIS MAGIS NERO© IS LAWFULLY EXPOSING FRAUD AND CLAIMING REMEDY — EXPLAINED IN PLAIN LANGUAGE	184
THE SACRED ROLE OF THE WITNESS.....	186
PROFESSOR’S LECTURE.....	187
PUBLIC INTERNATIONAL NOTICE OF RECORD.....	190
QUICK STRIKE COVER LETTER.....	192
PRIVATE RESCISSION AND NOTICE OF LIABILITY.....	194
PRIVATE RESCISSION AND NOTICE OF LIABILITY.....	197
APPENDIX A — EDUCATIONAL INSIGHT: THE LAWFUL RIGHT TO RESCIND AND COMPEL DISCLOSURE.....	199
RETALIATION PROTECTIONS AND CONSUMER RIGHTS.....	200
SCHOLARLY EDUCATIONAL SYNOPSIS: THE IMPORTANCE OF THE FULL SPC PACKAGE AND GOVERNMENT RECOGNITION OF STATUS.....	202
SURRENDER STRAWMAN TEMPLATE.....	204
 HOW THE PEOPLE TAKE BACK THE LAND – A SIMPLE GUIDE.....	206
TENDER AND FIDUCIARY OBLIGATION IN PRIVATE BANKING.....	211
THE BOOK OF BALANCE.....	213
THE PRIVATE GUIDE: CHAPTER VII THE CERTIFICATE OF DISHONOR AND WATSON V. TARPLEY DOCTRINE.....	218
TREASURY SUBMISSION – SETTLEMENT AND LIQUIDATION OF PERFORMANCE BOND AND SF- SERIES OBLIGATIONS..	221
SCHOLARLY MEMORANDUM: ON THE HIERARCHY OF TRUST ESTATES AND THE LIMITS OF EXECUTRIX AUTHORITY.....	225
UNDERSTANDING CONTRACT LAW — PART TWO.....	228
UNDERWRITER LIABILITY AND CREDIT-DENIAL DISCLOSURE NOTICE.....	230

UNIVERSAL NOTICE TO FILE UNDER LAWFUL DUTY.....	233
VEHICLE DEBT VALIDATION AND ANTI-RETALIATION PROTECTIONS.....	235
WARRIOR’S CONTINUANCE.....	237
UTILITY BILL DISPUTE & ESTATE-CREDIT ENFORCEMENT PACKAGE (EDUCATIONAL EDITION).....	238
UTILITIES.....	240
THE UTILITY CONSTRUCT AND THE RIGHT OF REMEDY UNDER FEDERAL CREDIT AND DEBT VALIDATION LAW.....	241
AFFIDAVIT OF TRUTH AND STATUS.....	244
BILLING ERROR DISPUTE & DEMAND FOR LAWFUL PRESENTMENT.....	245
COMMERCIAL LIEN & UNCITRAL ARBITRATION DEMAND.....	247
COVER LETTER FOR BILLING DISPUTE PACKET.....	249
NOTICE OF DEFAULT AND DISHONOR.....	250
FINAL NOTICE OF CURE OPPORTUNITY AND DEMAND FOR DISCHARGE OF OBLIGATION.....	251
AFFIDAVIT OF SERVICE – SIMPLE ENFORCEMENT PACKAGE.....	253
AFFIDAVIT OF TRUST ENFORCEMENT.....	255
CERTIFIED MAILING NOTICE – DEFAULT JUDGMENT & ARBITRATION AWARD.....	257
DEFAULT JUDGMENT & ARBITRATION AWARD.....	259
EXPLANATION OF CLAIM – IRS FORM 843 ATTACHMENT.....	261
COVER LETTER FOR IRS FORM 843 SUBMISSION.....	263
NON-UCC FILING: PRIVATE COMMERCIAL LIEN & OBLIGATION RECORD.....	265
AFFIDAVIT OF TRUST ENFORCEMENT.....	267
EXPLANATION OF CLAIM – IRS FORM 843 ATTACHMENT.....	269
COVER LETTER FOR IRS FORM 843 SUBMISSION.....	271
EDUCATIONAL CONDITIONAL ACCEPTANCE AND QUIET TITLE TEMPLATE (PUBLIC VERSION).....	273

Introduction: Balance for Remedy

In the realm of private rights and lawful remedy, the principle of *balance for remedy* stands as a cornerstone of equitable justice. It is not merely a procedural safeguard—it is a natural law imperative. Rooted in the maxim that “for every right, there is a remedy,” this principle ensures that any corrective action taken in response to harm, breach, or injury must be proportionate, lawful, and grounded in both substantive justice and procedural integrity. In the private

Chris Magis Nero©

sector—where contracts, trusts, and private agreements govern relationships outside the jurisdiction of public statutes—this balance becomes even more critical. It protects individuals from overreach, preserves the sanctity of consent, and reinforces the foundational tenets of self-governance.

According to *Black's Law Dictionary*, a remedy is “the means by which the violation of a right is prevented, redressed, or compensated.” But not all remedies are created equal. Remedies must be tailored to the nature of the right infringed, the context of the agreement, and the lawful standing of the parties involved. In private law, where parties operate by mutual consent and under the authority of private contracts, the remedy must not only correct the wrong but also respect the autonomy and dignity of the individual. This is where the balance becomes essential: to ensure that the remedy does not exceed the injury, that enforcement does not become coercion, and that justice does not become a tool of domination.

Natural law, as the higher law from which all legitimate authority flows, demands that remedies be just in both form and substance. It recognizes the inherent rights of individuals—life, liberty, property, and the pursuit of happiness—as inalienable and not subject to arbitrary deprivation. In this context, balance for remedy is not a matter of policy but of principle. It requires that any redress be measured, restorative, and in harmony with the moral order. Remedies that violate conscience, ignore consent, or impose undue burdens are not merely unjust—they are unlawful under natural law.

In the private sector, where individuals and entities often operate through trusts, private membership associations, and other non-statutory structures, the application of remedy must be especially precise. The distinction between legal and lawful becomes paramount. Legal remedies, as defined by statutory codes, may not always align with lawful remedies grounded in natural rights and private agreements. Thus, the practitioner must be vigilant: to discern the proper jurisdiction, to invoke the correct form of redress, and to ensure that the remedy sought does not compromise the sovereignty of the individual or the integrity of the private contract.

This book explores the doctrine of balance for remedy through the lens of private law, natural law, and foundational legal definitions. It examines how remedies are constructed, challenged, and enforced in both public and private forums. It draws upon maxims of law, historical precedent, and modern practice to illuminate how balance is achieved—or lost—in the pursuit of

Chris Magis Nero©

justice. Through this exploration, we reaffirm a timeless truth: that remedy without balance is tyranny, and that true justice is found not in the might of enforcement, but in the measured restoration of right.

WHY MOST FAIL — AND HOW TO COMMAND YOUR ESTATE INSTEAD

Prepared for students of Chris Magis Nero©

Why Most Fail

The system does not honor good intentions. It honors execution, documentation, and lawful standing.

If you are missing core instruments of authority, you are seen as a participant — not a fiduciary, not a creditor, and certainly not the lawful owner of your estate.

Success Rate Without Full Credentialing

Based on current student trends, the success rate is under 20% for those who attempt to engage in private trust or commercial discharge processes without the proper package.

The Treasury-Secured Creditor Package (TSCP)

This is the minimum baseline to operate as a Private Banker and Trust Executor:

1. 1. Authenticated Birth Certificate
2. 2. Individual EIN and Estate EIN (at minimum)
3. 3. Foreign Trust EIN (optional but powerful)
4. 4. UCC-1 Financing Statement on ALL CAPS name
5. 5. UCC-3 Amendment or Correction (if needed)
6. 6. IRS Form 56 & 56(f) – Fiduciary Appointment
7. 7. IRS Form 2848 – Power of Attorney (optional)
8. 8. CAF Number issued by IRS
9. 9. Letter of Instruction to Treasury (Austin, TX)
10. 10. Bill of Exchange or Promissory Note (bonded)
11. 11. Private Trust Declaration
12. 12. Cover Letter with Commercial Claim Language
13. 13. Optional: 1099-A, 1099-OID, 1099-C, 1096, 1041

☒ The Secured Party Test

You are NOT a secured party if:

- You don't have a UCC-1 on your ALL CAPS name
- You haven't filed Form 56 and 56(f) to claim fiduciary authority
- You haven't secured a CAF Number with the IRS

- You haven't charged back your birth certificate or established trust authority

Final Message from Chris Magis Nero©

"If you haven't bonded your birth certificate and claimed your estate, and you still the cargo — not the captain."

"A vessel without registry and cargo is driftwood. You must move as the ship, not the salvage."

You are ready to succeed. But first, you must be recognized.

Administrative Process (The PAP)

This section details the "Private Administrative Process (PAP)," an essential pre-litigation sequence for resolving claims, alongside maxims of equity and concepts of tender, dishonor, and record-keeping.

Core Principles and Maxims of Equity

The current commercial process operates in the realm of fiction, requiring real beings to use a "straw man" as a commercial vessel. Courts today are admiralty-equity tribunals, requiring the observance of equity principles.

- The goal is to exhaust the PAP before bringing a claim to court to ensure a perfected claim and "clean hands".

- Failing to honor equity leads to losing a case, as the judge will favor public policy and uphold revenue collection.
- **Maxims of Equity** include: Come with clean hands, fairness and right dealing regulate interactions, and to receive equity, give equity.

Administrative Process Steps

The lawful process of tender and notice proceeds through a sequence of steps to establish dishonor:

Action / Form	Detail and Purpose
File Administrative Judgment	Record the judgment with the County Recorder. This provides constructive notice to the public.
True Bill & SF Forms	Use the completed True Bill of Damages to execute SF-30 (Assignment) and attach supporting forms (SF-1414, SF-1416, SF-1418).
Treasury Liquidation	Mail the SF forms to the Bureau of the Fiscal Service - Surety Bond Branch. This invokes the Treasury's oversight to liquidate the public official's bond.
Federal Tort Claim (FTCA)	File a claim using SF-95. The United States of America is always the proper defendant. The agency has six months to review the claim before you can file in U.S. District Court.
IRS Ledger Balance	File the administrative record (with affidavits) alongside 1099-series forms (1099-A, 1099-C, 1099-OID) . This places evidence on the federal ledger for processing, compelling the IRS to audit and settle.

Stage	Action	Purpose
Step 1	Use Notarized Affidavits	Conduct all communications. Engage a knowledgeable notary as a disinterested third-party witness.
Step 2	Send Notice of Liability	Establishes the claim and disclosure.
Step 3	Notice of Fault and Opportunity to Cure	Provides a window to remedy.
Step 4	Avoid Dishonor or Traverse	Send conditional acceptances and negative averments, requiring the Respondent to prove their claims . The burden of proof lies with the party making the claim.

Stage	Action	Purpose
Step 5	Notice of Default and Protest	Establishes dishonor by nonperformance.
Step 6	Invoke Acquiescence by Silence	Their failure to respond to claims within a set timeframe constitutes their agreement that your position is correct (Silence equals consent).
Step 7	Certificate of Dishonor	The notary protest process establishes the Certificate of Dishonor, which becomes a foreign judgment enforceable in law or equity . A properly executed Certificate of Dishonor functions as <i>prima facie</i> evidence.
Step 8	True Bill of Damages	Summary of verified losses prepared after dishonor is established.

Chris Magis Nero

1501 S. Cherrybell Stravenue, PMB 26096

Tucson, Arizona 85713-6200

[Date]

To:

Director, Surety Bond Branch

Chris Magis Nero©

Bureau of the Fiscal Service
U.S. Department of the Treasury
Washington, DC 20220

Subject: Assignment for Administrative Review — Standard Forms SF-30, SF-1414, SF-1416, and SF-1418

1 Purpose

This letter transmits the record package dated 20 November 2024 (“Kelly Johnson Record”) for administrative review and logging. The package references Standard Forms SF-30, SF-1414, SF-1416, and SF-1418, each carrying an Office of Management and Budget (OMB) control number.

2 Summary of Record

- Originator: Chris Magis Nero
- Addressee: Judge Kellie L. Johnson, Pima County Superior Court
- Notarization Date: 20 November 2024
- Enclosures: Notices of Fault, Default, Protest, and Dishonor; Affidavit of Service; copies of the referenced SF forms.

Chris Magis Nero©

3 Requested Administrative Action

- Acknowledge receipt and enter this record into the Surety Bond Branch correspondence log.
- Verify that the SF-series forms and their OMB control numbers match valid Treasury-issued forms.
- Note that the record alleges non-performance and failure to apply required instructions under those forms.
- If review by the Bureau of the Fiscal Service determines that oversight or clarification of any OMB-controlled Standard Form is required, please forward this record to the appropriate Office of Management and Budget liaison or the Treasury Inspector General for evaluation under the Paperwork Reduction Act and applicable Treasury regulations.
- Retain a copy for reference under 31 U.S.C. §§ 9304 – 9308 and the Federal Acquisition Regulations governing surety and performance bonds.

4 Intent of Submission

This assignment is made for federal recordkeeping and verification only. It does not constitute a request for Treasury to execute or complete the SF forms unless the Bureau is a party to an associated federal obligation.

5 Closing

Respectfully submitted for administrative logging and compliance review.

Sincerely,

Chris Magis Nero

(Authorized Representative)

Private Administrative Process: Step-by-Step Guide

Introduction

Understand the Context: The current commercial process operates in the realm of fiction, involving legal fiction like countries, corporations, and individuals. Real beings (living people) cannot operate in this realm directly; they require a commercial vessel (straw man) to interact with the legal system.

Private Administrative Process (PAP: This process is essential to resolve claims before entering the public sector. Courts today are admiralty-equity tribunals, meaning equity principles (fairness and just dealing) must be observed.

Key Equity Principles to Remember

Maxims of Equity:

1. Come with clean hands.
2. No equity for those who commit iniquity.
3. Fairness and right dealing regulate interactions.
4. Every right must have a remedy.
5. Equality is equity.
6. Equity follows the law.
7. Seek equity by doing equity.
8. No profiting by wrongdoing.
9. To receive equity, give equity.

Importance of Clean Hands and Equity

Dishonor: Failing to honor equity leads to losing any case, as the judge will always favor public policy and uphold revenue collection.

Solution: Always act with clean hands and exhaust the PAP before bringing a claim to court. This ensures you have a perfected claim and clean hands, giving you an advantage in any judicial proceedings.

Administrative Process Steps

Step 1: Use Affidavits: Conduct all communications through notarized affidavits or asseverations.

Step 2: Engage a Notary: Always send and receive documents through a knowledgeable notary. The notary acts as a disinterested third-party witness.

Step 3: Send Notice: Have your notary send notices to all involved parties (Respondents) in their private capacities.

Step 4: Avoid Dishonor or Traverse:

- Do not comment on or deny the content of the Respondent's communication.
- Instead, send conditional acceptances and negative averments, requiring the Respondent to prove their claims.

Step 5: Burden of Proof: Remember, the burden of proof lies with the party making the claim, not you.

Step 6: Invoke Acquiescence by Silence:

- Set a time frame for the Respondent to prove their claims.
- Their failure to respond constitutes their agreement that your position is correct.

Step 7: Finalize the Process:

- After completing the private administrative process, proceed to the public side.
- Engage the notary for a notarial protest process, establishing:
 - Private and public exhaustion of administrative remedies.
 - A complete set of stipulations supporting your position.
 - Summary judgment and judgment in estoppel in your favor.

Establishing Stipulations

Result of Process: Through this process, the Respondents admit and confess that:

1. You are the creditor.
2. They have no evidence of being a creditor.
3. They owe you the specified sum.
4. They have failed to state a valid claim.

5. Any future proceedings against you would constitute a libel on the public record.

Final Steps

File Administrative Judgment: Record your administrative judgment with the appropriate Recorder.

Public Record: The notary's involvement brings your private information into the public record, protecting you from further court action against your straw man.

Remedies Available: Once the PAP is complete, additional remedies become available, such as habeas corpus, criminal affidavits, and maritime liens.

This guide simplifies the complex concepts and processes, making it easier to follow and implement the Private Administrative Process.

Due Process and Constitutional Claims

This section covers the legal and constitutional statutes and case law supporting arguments against unverified debt, denial of rights, or actions taken without due process.

- **Constitutional Supremacy & Oath:** The U.S. Constitution is the **supreme Law of the Land** (Article VI, Clause 2). All judicial, executive, and legislative officers are **bound by Oath** to support it (Article VI, Clause 3). Any statute or court action contrary to the Constitution has no lawful force.
- **Due Process Violation:** Use due process violation arguments for any **disconnection or denial of basic utility without court process**. The lawful remedy for an unconstitutional act is **review, reversal, or removal** through established procedures (*Marbury v. Madison*, 5 U.S. 137 (1803): "A law repugnant to the Constitution is void").
- **FTC Act - Unfair or Deceptive Acts:** Any billing presented without verified accounting or that misrepresents the status or nature of a debt may qualify as a **deceptive trade practice** under federal law.
- **Paperwork Reduction Act (PRA):** All government and government-affiliated information collection (e.g., billing instruments) **must include a valid OMB Control Number** and expiration date. If absent, the recipient is under no obligation to respond or comply.

- o **Suggested Assertion:** "Is this bill registered as an approved collection under the PRA? If not, cease and desist".
- **Executor/Fiduciary Authority:** The **Executor Override Doctrine** holds that a living man has superior claim over any corporate fiction.
 - o **Suggested Assertion:** "I have returned to life and rebut the presumption of death in commerce. I act now as the living Executor of my estate and demand closure and settlement under trust law".

Credit Cards and Debt Validation

This section focuses on using federal statutes to dispute debt and demand full disclosure in credit transactions.

Validation and Disclosure Demands

Under federal law, collection activity must cease until a demand for validation is provided. The following information is demanded:

- **Validation:** Proof of the original signed agreement or cardholder contract, and the full chain of assignment from the originating bank to any collector.
- **Accounting:** Full accounting ledger showing where the alleged funds originated.
- **Offset/Prepayment:** Certified accounting showing whether the account has been prepaid or offset through insurance, bond, or Treasury settlement.
- **Fiduciary Duty:** Name, title, and bond number of the fiduciary officer responsible for the account.
- **Duty of Accuracy:** Data furnishers (Experian, Equifax, TransUnion) must report credit information accurately and completely. If disputed, they have **30 days to investigate and correct or delete**.

Credit Transaction Principles

- **Value Creation:** The credit signature is the origin of value. The signer is the initial source of value and holds a **creditor position**.
- **Finance Charge:** The finance charge is the sum of all charges imposed directly or indirectly by the creditor as an incident to the extension of credit (15 U.S.C. § 1605).
 - o **Insurance:** Cannot require insurance because it is generally included in the finance charge. Premiums for insurance protecting the creditor against default *are* included in the finance charge.
- **Credit Denial:** You cannot be denied credit because the use of your Social Security Number has **unlimited credit**. If denied credit, one should ask to speak to the underwriter.
- **Federal Reserve Notes (FRNs):** FRNs are **obligations of the United States, not the people** (18 U.S.C. § 8). The U.S. is required to pay all principal and interest on its obligations (31 U.S.C. § 3123).

Remedy and Fiduciary Enforcement

This section outlines the final steps and forms used to record, enforce, or compel government agencies to reconcile the administrative record.

Filing and Recording Public Notice

The final administrative judgment should be recorded with the appropriate **Recorder**.

Stage	Action	Purpose
Private Process	Administrative Process	Honor and recordkeeping
Public - Official	County Recorder / UCC-1	Public archival notice. Provides constructive notice that the document exists, but does not create a lien or judgment.
Public - Media	Newspaper Notice	General constructive notice to the community. Demonstrates good faith and lawful disclosure.

Treasury Liquidation Methodology

This process is used to invoke the Treasury's oversight of public surety instruments after a True Bill of Damages.

- **Standard Forms (SF) used for Assignment:**
 - o **SF-1414** (Consent of Surety).
 - o **SF-1416** (Payment Bond).
 - o **SF-1418** (Performance Bond).
 - o **SF-30** (Amendment/Modification of Contract): Serves as the assignment instrument to Treasury for review and liquidation.
- **Intent:** The claimant is presenting a fiduciary record of breach and **invoking the Treasury's oversight** of public surety instruments (31 U.S.C. § 9304–9308). The submission is an act of **compelling integrity**, not collecting money.

Federal Tort Claims Act (FTCA) Remedy

The FTCA allows seeking compensation for injury or property damage caused by federal employees acting within official duties.

- **Defendant:** The **United States of America is always the proper defendant**. The employee's name appears only in the narrative.
- **Form:** Use **Standard Form 95 (SF-95)**.
- **Process:** After filing the claim by certified mail, the agency has **six months to review**. If denied or unanswered, one can file in the U.S. District Court.

IRS 1099 Series Filings

These forms are submitted as evidence of filing and record activity, **not as a payment instrument**.

- **Forms Used:** Forms 1099-A (Acquisition of Property), 1099-C (Cancellation of Debt), and 1099-OID (Original Issue Discount).
- **Purpose:** When combined with an affidavit and proof of service, these government forms ensure they enter an accountable channel within the government, compelling the agency to reconcile or correct.

Courts & Legal Fictions (Judicial System Context)

This section explains the philosophical foundation of the legal system, asserting that the commercial world operates in a realm of "legal fiction" that requires specific engagement through the PAP.

The Nature of the Court System

- **Realm of Fiction** The current commercial process operates in the realm of fiction, involving legal fictions like countries, corporations, and individuals.
- **The Straw Man** Real beings (living people) cannot operate in this realm directly; they require a commercial vessel (**straw man**) to interact with the legal system.
- **Admiralty-Equity Tribunals** Courts today are admiralty-equity tribunals, meaning equity principles (fairness and just dealing) must be observed.
- **Judges' Duty** A judge who knowingly acts outside constitutional authority violates their oath and can be disciplined or removed⁵. A judge will always favor **public policy** and uphold revenue collection if a party fails to honor equity.
- **Remedy for Unconstitutional Acts** When a court or official violates the Constitution, the lawful remedy is **review, reversal, or removal** through established constitutional procedures.

Constitutional Foundations

- **Supreme Law** the U.S. Constitution is the supreme Law of the Land, and any statute or court action contrary to it has no lawful force.

- **Judicial Power** Judicial Power extends to all Cases, in Law and Equity, arising under the Constitution; courts have authority only within that scope, not to legislate or enforce beyond it.

Corporations & Commercial Entities

This covers the application of statutes and liability to corporate entities, including utility providers, and the concept of an Executor's authority over these fictions.

- **Utility Companies as Creditors** Utility companies operating under **post-use (post-pay) billing models** are acting as **creditors**. They must fully disclose all credit terms, and failure to do so is a deceptive credit practice.
 - o **Assertion:** "If this utility operates under a post-pay model, it is by default a creditor subject to TILA. Where is the Truth-in-Lending Disclosure? Where is my signed credit agreement?".
- **Double Billing / Tax Fraud** If a utility is receiving benefits from CAFR trust accounts, prepaid public resources, or federal offset, they may be double-charging, which is considered **tax fraud** under commercial law.
- **Unfair/Deceptive Acts** Any billing presented without verified accounting or that misrepresents the status or nature of a debt may qualify as a **deceptive trade practice** under federal law (FTC Act, 15 U.S.C. § 45).
- **Executor Override Doctrine** A living man, acting in their capacity as **Executor**, has a **superior claim over any corporate fiction**.

Loans & Credit Transactions

This details the mechanics of value creation in credit, the disclosure duties of lenders, and the right to validate debt.

Fiduciary and Disclosure Duties

- **Value Creation** A signature on a promissory note creates a **negotiable instrument with value**¹⁶. Institutions book the note as an asset and a corresponding deposit as a liability; these mirror entries form the loan¹⁷. The signer, as the originator of the instrument, is the **initial source of value**, and therefore holds a creditor position.
- **Fiduciary Capacity** All institutions or agents using an individual's Social Security Number or trust identifiers for creating credit act in a **fiduciary capacity**.
- **Non-Disclosure as Fraud** Failure to disclose the accounting treatment of the note or to reveal that the borrower's signature generated the credit constitutes **material non-disclosure and commercial fraud**. The absence of disclosure voids the presumption of debt and defeats informed consent.

Debt Validation Demands

Under the Fair Debt Collection Practices Act (FDCPA), a party may demand validation and full disclosure from a debt collector or creditor, who must cease activity until validation is provided.

- **Required Disclosure:** The party is commanded to produce the **full accounting ledger** showing where the alleged funds originated.
- **Offset Verification:** Certified accounting must be shown if the account has been **prepaid or offset** through insurance, bond, or Treasury settlement.
- **Remedy for Non-Validation:** Failure to provide the requested documentation may be treated as a refusal to validate, an **admission of dishonor**, and a breach of fiduciary duty.

Judgments & Final Remedies

This outlines how a private claim progresses into a public record that has the force of a judgment, and the final steps for enforcement.

Administrative Judgments and Stipulations

The Private Administrative Process (PAP) is designed to resolve claims and establish facts **before** entering the public sector.

- **Acquiescence by Silence** Failure to respond to claims within a set time frame constitutes agreement that the claimant's position is correct.
- **Finalizing the Process** After completing the PAP, the notary is engaged for a **notarial protest process** (Certificate of Dishonor), establishing exhaustion of administrative remedies and a complete set of stipulations.
- **Resulting Stipulations** Through this process, the Respondents admit and confess that the claimant is the creditor, they owe the specified sum, and any future proceedings would constitute a libel on the public record.
- **Filing the Judgment** The administrative judgment is then recorded with the appropriate **Recorder**, bringing private information into the public record to protect the straw man from further court action.

Final Enforcement Options

Once the PAP is complete and the administrative record is perfected, additional remedies become available:

- **Judgments in Estoppel** The notary protest process establishes **Summary judgment and judgment in estoppel** in the claimant's favor.

- **Treasury Assignment** The claimant can assign the record to the **Bureau of the Fiscal Service - Surety Bond Branch** for liquidation and fiduciary oversight, using the SF-30 form to compel integrity and accountability against public officials' bonds.
- **Federal Tort Claims Act (FTCA)** The completed administrative record may accompany a Federal Tort Claim filing against the United States of America for injury or loss caused by federal employees acting in their official duties.
- **Other Remedies** Additional remedies become available, such as *habeas corpus*, criminal affidavits, and maritime liens.

Compelling Accountability

This category details the process of turning an unrebutted administrative claim into a public, executable record and how to apply pressure on public officials' bonds via the U.S. Treasury.

1. Perfecting the Administrative Judgment (The Paper Trail)

The goal is to move the claim from the private administrative process (PAP) to the public record with the force of an established fact (judgment in estoppel).

Step	Action and Source	Purpose
Final Notice	Issue the Certificate of Dishonor .	Seals the administrative record as final evidence and becomes a foreign judgment enforceable in law or equity.
Monetize Harm	Prepare the True Bill of Damages .	A concise accounting that translates harm into measurable, professional form (loss, labor, notary fees).
Notary Protest	Engage a knowledgeable notary for a notarial protest process .	Establishes a complete set of stipulations supporting your position, leading to a summary judgment and judgment in estoppel in your favor. The notary's certificate carries full

Step	Action and Source	Purpose	
		evidentiary weight.	
Filing Record		File the Administrative Judgment with the appropriate County Recorder .	Provides constructive notice and memorializes a lawful timeline of administrative diligence. <i>Note: Use clear language that "This document is recorded for public notice and archival transparency only. It does not create a lien."</i>
Public Notice	Publish a Public Notice by Newspaper Publication .	An accepted form of constructive notice that demonstrates transparency and good faith.	

2. Compelling Accountability via the U.S. Treasury

Once the record is established, this methodology invokes the Treasury's oversight of the public official's surety bond under Title 31 U.S.C. §§ 9304–9308.

Form (Educational Role)	Function/Description	Citing Authority
SF-1414	Consent of Surety. Establishes the existence of a surety (bonding) relationship for a public official or contractor.	31 U.S.C. §§ 9304–9308
SF-1416	Payment Bond. Identifies the bond that secures financial performance.	FAR Subpart 28.2
SF-1418	Performance Bond. Records the specific conditions and parties liable for failure of duty.	5 U.S.C. § 3331 (Oath)

Form (Educational Role)	Function/Description	Citing Authority
SF-30	Assignment for Liquidation. Modifies the administrative record to officially assign fiduciary responsibility to the Treasury for review and liquidation.	Treasury reviews if the bond's issuer remains active and if the event qualifies as a forfeiture.

3. Seeking Remedy in the Federal Court (FTCA)

The final record can be used to initiate a formal tort claim against the government.

- **Form:** The administrative record (Exhibit 1-20) accompanies the **Standard Form 95 (SF-95)**.
- **Defendant:** The **United States of America** is always the proper defendant.
- **Mailing:** Claim is mailed by Certified Mail with Return Receipt to the relevant federal agency (e.g., U.S. Department of Justice - Torts Branch)

Advanced Legal Reinforcements & Enforcement References

Prepared for: Chris Magis Nero

Status: Executor, Private Estate Authority

1. Truth in Lending Act (TILA)

Statute: 15 U.S.C. §§ 1601–1667f

Utility companies operating under post-use (post-pay) billing models are acting as creditors. They are required to fully disclose all credit terms: APR, finance charges, payment cycles, and agreements.

Failure to do so constitutes deceptive credit practice.

Suggested Assertion:

“If this utility operates under a post-pay model, it is by default a creditor subject to TILA. Where is the Truth-in-Lending Disclosure? Where is my signed credit agreement?”

2. FTC Act – Unfair or Deceptive Acts

Statute: 15 U.S.C. § 45

Any billing presented without verified accounting or that misrepresents the status or nature of a debt may qualify as a deceptive trade practice under federal law.

3. Paperwork Reduction Act (PRA)

Statute: 44 U.S.C. § 3512; Regulation: 5 CFR § 1320.5(b)

All government and government-affiliated information collection (e.g., billing instruments) must include a valid OMB Control Number and expiration date.

If absent, the recipient is under no obligation to respond or comply.

Suggested Assertion:

"Is this bill registered as an approved collection under the PRA? If not, cease and desist."

4. Federal Tax Code & Discharge

Statute: 26 U.S.C. § 83

If the utility company is receiving benefits from CAFR trust accounts, prepaid public resources, or federal offset, they may be double-charging.

Double billing = tax fraud under commercial law.

5. UCC Presentment & Discharge Rules

UCC 3-501: Proper Presentment

UCC 3-505: Refusal for Cause

UCC 3-603: Discharge by Refusal or Return

A 'bill' that is refused for cause and un rebutted is considered discharged in law.

6. Constitutional & Supreme Court Authority

Federal Crop Ins. Corp. v. Merrill, 332 U.S. 380 (1947)

Thompson v. Smith, 154 S.E. 579 (Va. 1930) – 'The right to travel is part of the liberty...'

Use due process violation arguments for any disconnection or denial of basic utility without court process.

7. Canon Law & Executor Jurisdiction

Cestui Que Vie Act 1666 – Rebut death presumption

Canon Law 2057/2059 – Silence equals consent

Executor Override Doctrine – Living man has superior claim over any corporate fiction

Suggested Assertion:

"I have returned to life and rebut the presumption of death in commerce. I act now as the living Executor of my estate and demand closure and settlement under trust law."

8. Penalty Statutes for Fraud

18 U.S.C. § 1001 – False statements/fraudulent billing

26 U.S.C. § 7201 – Tax evasion

15 U.S.C. § 1692e – False debt collection

Annex E – Private Ledger Record Using 1099 Series (Educational Evidence)

1. Principle of Honor and Systemic Remedy

Our duty is balance. We account for what we have done; we do not chase what others have not done. By submitting sworn affidavits, certified government forms, and verified transcripts, we provide the evidence of our performance. From there, the Treasury, IRS, and Department of Justice have their own statutory obligations. When they see a complete administrative record with valid OMB-numbered forms, the system must interpret, audit, and, where appropriate, settle. We do not demand; we simply place truth on the record so that the remedy may arise through law.

2. Private Ledger Record (1099 Series)

This annex preserves 1099-series filings and related IRS transcriptions that have been entered into a public record or court docket. These forms are informational returns—they notify the IRS of a reportable event. When properly filed and entered into evidence, they demonstrate the claimant’s intent to balance accounts in good faith.

Label each form clearly:

- Exhibit E-1 – Form 1099-A (Acquisition of Property / Transfer Reporting)
- Exhibit E-2 – Form 1099-C (Cancellation of Debt)
- Exhibit E-3 – Form 1099-OID (Original Issue Discount Reporting)
- Exhibit E-4 – IRS Transcript Verifying Processing
- Exhibit E-5 – Certified Copy of Court Docket Showing 1099 Filings
- Exhibit E-6 – IRS Transcript (Long Form) Confirming Filing
- Exhibit E-7 – IRS Transcript (CUSIP Identifiers, if present)

Each form should include a short affidavit page stating it is submitted as evidence of filing and record activity—not as a payment instrument.

3. System Recognition and Remedy Logic

Every government form carries an OMB Control Number. That number obligates the receiving agency to process it under the Paperwork Reduction Act (44 U.S.C. §3501). Thus, submitting these forms in affidavit form ensures they enter an accountable channel within the government. Affidavit + Government Form + Proof of Service = Verified Record. The remedy arises when verified records meet statutory procedures, compelling the appropriate agency to review, reconcile, or correct.

Teach your students:

- Affidavit alone is testimony.
- Form alone is data.
- Together, they create verified evidence.

When sworn affidavits and government forms are lawfully combined, the system is required to recognize and process them.

4. Handling IRS Transcripts Listing CUSIP Numbers

Occasionally, IRS long-form transcripts may list CUSIP or similar numeric identifiers. These are internal Treasury reference numbers for tracking securities or obligations within the government's accounting systems. They do not confer ownership, title, or tradable rights. However, they are valuable evidence that the filing has entered Treasury's internal ledger system.

Include such transcripts as:

Exhibit E-7 – IRS Transcript (Long Form) Listing CUSIP Identifiers

Attach an affidavit stating:

"This exhibit is presented to show that the Internal Revenue Service produced the attached transcript containing CUSIP-style identifiers. It is offered as proof of record activity and reference enumeration only. No claim of ownership or negotiable value is made."

5. Educational Reflection and Mentor Notes

The purpose of this annex is not to convert filings into instruments, but to preserve the trail of honor. A complete record allows the system to see every effort toward peace, balance, and lawful remedy. As educators, emphasize the importance of accuracy, humility, and transparency when preparing evidentiary packets.

Mentor Reflection:

"Evidence is light, not leverage. Each form and affidavit you submit illuminates a step in your fiduciary path. The goal is not to force the system, but to invite it to balance itself through truth."

Annex G – Use of UCC-1 and Non-UCC Filings as Public and Private Notice Methodology (Updated Edition)

1. Purpose

This annex explains the lawful and educational use of UCC-1 financing statements and private Non-UCC filings. It provides clarity on how these two forms of recordkeeping operate within their respective jurisdictions—public and private—so students understand the difference between lawful notice and private documentation.

2. UCC-1 Financing Statements – Public Notice

A UCC-1 financing statement is governed by Article 9 of the Uniform Commercial Code (UCC). It provides public notice that a secured party claims a security interest in specific property of a debtor. The filing does not itself create debt or liability; it merely publicizes an existing agreement or judgment.

Key Points:

- Filed with the Secretary of State in the appropriate jurisdiction.
- Carries public and legal effect as notice to other creditors.
- Must be supported by a valid underlying agreement or legally recognized obligation.
- Misuse can result in administrative rejection or penalties for fraudulent filing.

3. Non-UCC Filings – Private Record

A Non-UCC filing is a private record maintained within a trust, ledger, or fiduciary system. It is not filed with the Secretary of State and has no statutory or public effect. Its purpose is to document fiduciary activity, acknowledgment of claim, or internal trust accounting.

Key Points:

- Filed within private records or trust archives.
- Serves as an acknowledgment or private memorialization of a transaction.
- Holds no enforceable legal power against third parties.

- Can demonstrate diligence and good-faith recordkeeping when used appropriately.

4. Comparison Table

Type | Filing Location | Legal Effect | Educational Description

-----|-----|-----|-----

UCC-1 | Secretary of State | Public notice of security interest | Statutory notice; requires valid basis.

Non-UCC | Private ledger / trust record | Private acknowledgment of claim | Educational or symbolic recordkeeping only.

5. Complementary Use of Public and Private Records

In some educational or fiduciary contexts, both may be used to illustrate the mirror between public and private notice systems:

- The Non-UCC filing documents internal fiduciary accountability.
- The UCC-1 gives public transparency of that accountability.

However, students must understand that only the UCC-1 has public effect; the Non-UCC record remains private evidence of diligence.

6. Lawful Caution

Filing liens or financing statements against individuals or officials without a valid judgment or contract is unlawful. Students should always verify the existence of a legitimate, enforceable obligation before any public notice filing. Private records, when kept honorably, are tools of transparency, not instruments of enforcement.

7. Educational Reflection

“A private record keeps the conscience clean; a public record keeps the world informed. One speaks to honor, the other to procedure. Both have meaning when truth sits between them.”

The goal is not to impose, but to document with integrity. True recordkeeping balances transparency with respect for law, ensuring every action remains in peace and compliance.

8. Clarifying Note – Administrative Exhaustion and Purpose of Filing

The filing of any UCC-1 or private Non-UCC record should come only after all administrative notices have been completed and unrebutted. The proper order is: Notice of Fault → Notice of Default and Protest → Notice of Fault of Dishonor → Certificate of Dishonor → True Bill of Damages → Exhaustion of Remedies. At that point, the claim exists as a finished administrative record. The filing memorializes that completion; it does not create the claim.

Purpose of the Filing:

A UCC-1 or Non-UCC entry is a record of notice—proof that the administrative process occurred and is preserved. It is not a punitive act or a demand for payment; it is a formal entry stating, 'This record exists, was duly served, and remains unrebutted.'

Public and Private Roles:

- UCC-1: Public notice that an administrative record and perfected claim exist.
- Non-UCC: Private ledger record confirming that the same information lives within a trust or fiduciary book.

Educational Principle:

“The filing is the echo, not the voice. The voice was spoken through notice, fault, default, and dishonor; the filing simply carries the echo into the record.”

Integrity Statement Example:

“This financing statement memorializes a verified administrative record completed through full exhaustion of remedies. It is entered as notice and record only, without intent to enforce or harass.”

Purpose of Teaching:

This clarification helps learners understand that UCC and Non-UCC filings belong at the end of a peaceful administrative cycle. Their role is documentation and transparency, not confrontation.

Annex G – Use of UCC-1 and Non-UCC Filings as Public and Private Notice Methodology

1. Purpose

This annex explains the lawful and educational use of UCC-1 financing statements and private Non-UCC filings. It provides clarity on how these two forms of recordkeeping operate within their respective jurisdictions—public and private—so students understand the difference between lawful notice and private documentation.

2. UCC-1 Financing Statements – Public Notice

A UCC-1 financing statement is governed by Article 9 of the Uniform Commercial Code (UCC). It provides public notice that a secured party claims a security interest in specific property of a debtor. The filing does not itself create debt or liability; it merely publicizes an existing agreement or judgment.

Key Points:

- Filed with the Secretary of State in the appropriate jurisdiction.
- Carries public and legal effect as notice to other creditors.
- Must be supported by a valid underlying agreement or legally recognized obligation.
- Misuse can result in administrative rejection or penalties for fraudulent filing.

3. Non-UCC Filings – Private Record

A Non-UCC filing is a private record maintained within a trust, ledger, or fiduciary system. It is not filed with the Secretary of State and has no statutory or public effect. Its purpose is to document fiduciary activity, acknowledgment of claim, or internal trust accounting.

Key Points:

- Filed within private records or trust archives.
- Serves as an acknowledgment or private memorialization of a transaction.
- Holds no enforceable legal power against third parties.
- Can demonstrate diligence and good-faith recordkeeping when used appropriately.

4. Comparison Table

Type | Filing Location | Legal Effect | Educational Description

-----|-----|-----|-----

UCC-1 | Secretary of State | Public notice of security interest | Statutory notice; requires valid basis.

Non-UCC | Private ledger / trust record | Private acknowledgment of claim | Educational or symbolic recordkeeping only.

5. Complementary Use of Public and Private Records

In some educational or fiduciary contexts, both may be used to illustrate the mirror between public and private notice systems:

- The Non-UCC filing documents internal fiduciary accountability.
- The UCC-1 gives public transparency of that accountability.

However, students must understand that only the UCC-1 has public effect; the Non-UCC record remains private evidence of diligence.

6. Lawful Caution

Filing liens or financing statements against individuals or officials without a valid judgment or contract is unlawful. Students should always verify the existence of a legitimate, enforceable obligation before any public notice filing. Private records, when kept honorably, are tools of transparency, not instruments of enforcement.

7. Educational Reflection

“A private record keeps the conscience clean; a public record keeps the world informed. One speaks to honor, the other to procedure. Both have meaning when truth sits between them.”

The goal is not to impose, but to document with integrity. True recordkeeping balances transparency with respect for law, ensuring every action remains in peace and compliance.

Annex H – Recording Private Documents in the Public Domain (County Recorder Methodology)

1. Purpose

This annex educates students on how a private Non-UCC record or document may be placed into the public domain through lawful recording at a County Recorder's Office. The purpose is transparency and preservation, not enforcement.

2. What the County Recorder Does

The County Recorder's Office does not verify or endorse the content of a document. It only records documents that meet the proper form, fee, and format requirements (margins, notary seal, signatures). Once recorded, the document receives an official filing number and date stamp, becoming part of the public archive.

Recording a document simply provides constructive notice that the document exists—it does not make it a lien, judgment, or enforceable instrument.

3. Lawful Purpose of Recording Private Documents

Recording a Non-UCC document in the public record can serve peaceful and educational purposes:

- To show continuity between the private trust or fiduciary ledger and the public record.
- To memorialize a lawful timeline of administrative diligence.
- To preserve evidence in a neutral, third-party public repository.

It does not change the legal nature of the document but makes it visible for history and verification.

4. Recommended Language for Educational Transparency

When recording a private document publicly, always include a clear statement to avoid confusion:

“This document is recorded for public notice and archival transparency only. It does not create a lien, encumbrance, or obligation against any person or property.”

This language ensures lawful use and prevents misinterpretation by public officials.

5. Acceptable Private Documents Commonly Recorded Publicly

- Affidavit of Service or Proof of Mailing.
- Certificate of Dishonor (for evidentiary record only).
- Declaration of Trust or Appointment of Fiduciary.
- Memorandum of Understanding.

Each must meet the county's formatting and notarial standards to be accepted for public recording.

6. Educational Warning

Documents that appear to assert a lien or claim against property or a person without a lawful judgment or contract may be rejected or investigated by the recorder's office. Students should never use recording as an instrument of threat or enforcement. It is a neutral archival act for preservation and transparency only.

7. Educational Principle

"Use the recorder's office as an archive, not as a weapon. Its power is in preservation, not enforcement."

8. Reflection

"When a private record enters the public, it becomes light on the ledger — not thunder on the hill. The wise scribe records for clarity, never for harm."

Recording, when performed in peace and truth, becomes an act of transparency — allowing future generations to see the diligence of proper recordkeeping.

Annex I – Public Notice by Newspaper Publication (Constructive Notice in Good Faith)

1. Purpose

This annex educates students on the lawful and honorable use of newspaper publication as a means of constructive public notice. Publishing notice in a newspaper is one of the oldest lawful practices in both common law and commercial procedure. Its purpose is to provide transparency, public awareness, and evidence of good faith after completion of an administrative process.

2. Historical Foundation

Public notice by newspaper originates from centuries-old common law and early American legal practice. When personal service or direct notice was impossible, publication served as a public announcement to ensure that all interested parties had the opportunity to become aware of a pending matter or completed record. The intent has always been peaceful, open, and in total good faith.

3. Modern Use – Notice by Publication

Today, courts, trustees, and agencies still use 'notice by publication' in foreclosure, probate, or administrative cases when parties cannot be located. Private fiduciaries or trustees may use it similarly as part of their duty to provide public awareness and transparency. It remains an accepted form of constructive notice when executed lawfully and respectfully.

4. Why It Demonstrates Good Faith

Publishing a public notice in a newspaper demonstrates:

- Transparency and openness.
- Peaceful intent and lawful disclosure.
- Completion of administrative diligence.
- Creation of permanent public evidence through newspaper archives.

This act of publication closes the circle of notice by ensuring that the record cannot be hidden or later denied.

5. Lawful Method for Publication

A. Choose an appropriate publication venue:

- Use a newspaper of general circulation in the county or region where the matter occurred.
- Prefer the same paper that local courts use for legal or probate notices.

B. Use clear, non-accusatory language:
Example format:

PUBLIC NOTICE

This notice is published for public awareness and record. The undersigned gives formal notice that an administrative record regarding [subject or reference number] has been completed and preserved in good faith. This publication is made for transparency and in fulfillment of due diligence, and is not intended as a threat, lien, or enforcement action.

C. Request a Proof of Publication:

Always obtain a Publisher’s Affidavit or Certificate of Publication. This serves as documentary evidence of your act of notice and should be preserved with the administrative record.

6. Educational Integration

Newspaper publication completes the cycle of transparency:
Private Process → Public Filing → General Publication.
Each layer serves its unique role: private honor, public accountability, and community awareness.

Stage	Action	Purpose
-----	-----	-----
Private	Administrative Process	Honor and recordkeeping
Public – Official	County Recorder / UCC-1	Public archival notice
Public – Media	Newspaper Notice	General constructive notice to the community

7. Educational Principle

“He who gives notice in light cannot be accused of acting in darkness.” The true fiduciary acts with open hands, ensuring that every record made in private may be seen in public without fear or controversy.

8. Reflection

“To publish is to stand in light. To hide is to dwell in doubt. The true fiduciary gives notice — not to provoke, but to perfect the record in peace.”

Publication in a lawful newspaper transforms private diligence into public awareness, completing the cycle of good faith and balance.

Annex J – Educational Overview of Involuntary Bankruptcy Under Chapter 7 (Fiduciary Context and the Principle of Balance)

1. Purpose

This annex provides an educational overview of Chapter 7 involuntary bankruptcy as the lawful means of closing and balancing financial obligations once all remedies have been exhausted and debts have become legally due. It teaches the student how lawful closure operates under federal jurisdiction, reflecting the principle of peace and accountability rather than confrontation.

2. The Symbolism of the Seventh Fire

In many traditions, the number seven represents renewal, completion, and the light of justice. The 'Seventh Fire' symbolizes lawful purification — the final step that transforms imbalance into harmony. Within the fiduciary context, Chapter 7 serves as this seventh fire of closure: it dissolves unresolved obligations and restores balance through order and transparency.

3. Legal Framework – Title 11 U.S.C. § 303

Involuntary bankruptcy is governed by Title 11 of the United States Code, Section 303. It allows creditors to petition a U.S. Bankruptcy Court to open a bankruptcy case when a debtor is not paying lawful debts that are due. This is a federal judicial process, never an administrative filing, and follows precise statutory requirements:

- The debtor must owe \$18,600 or more in unsecured debts (threshold subject to periodic adjustment).
- If the debtor has 12 or more creditors, at least three petitioners must join.
- The debt must not be subject to a bona fide dispute.
- The petition must be filed in good faith through the U.S. Bankruptcy Court.

4. Prerequisite Administrative Process

Before considering any public enforcement or bankruptcy petition, all administrative remedies must be fully exhausted. This means that all notices, defaults, and certificates of dishonor have been properly executed, and the record stands complete. However, students must understand that these administrative records, while evidentiary, do not themselves create enforceable debts in federal law. They serve as part of the documentary support for a legitimate, legally recognized claim.

5. Process Summary

A lawful Chapter 7 involuntary bankruptcy follows these steps:

- 1) Filing of the petition (Official Form 105) by qualifying creditor(s).
- 2) Court review to ensure compliance with statutory requirements.

- 3) Issuance of an Order for Relief if the petition is granted.
- 4) Appointment of a bankruptcy trustee to collect, liquidate, and distribute assets.
- 5) Closure of the estate and discharge of debts as prescribed by law.

6. Fiduciary Conduct

The true fiduciary approaches this process with humility, lawfulness, and peace. They act not to destroy, but to balance. The filing of an involuntary bankruptcy is a lawful remedy of last resort, invoked only to ensure that justice and accountability are restored under federal supervision.

7. Educational Principle

“Lawful fire burns away imbalance, leaving only truth and clean ledgers.” Chapter 7 represents that lawful fire — the seventh light of balance that clears confusion and restores equity.

8. Model Statement of Intent

“This lesson is presented for educational study. It describes the lawful framework of Chapter 7 involuntary bankruptcy for understanding fiduciary closure and balance, not for personal use or enforcement.”

9. Reflection

The Seventh Fire teaches that justice is not vengeance; it is illumination. When imbalance is brought before lawful order, peace returns. Thus, Chapter 7 stands as both legal and symbolic — the winding up of what is due, and the renewal of balance within the greater ledger of accountability

Appendix D – Fiduciary Assignment and Treasury Liquidation Methodology

1. Purpose

After completion of the full administrative sequence and True Bill of Damages, the record matures into a bonded claim. At this stage, the claimant is not asking the Treasury for payment, but presenting a fiduciary record of breach and invoking the Treasury's oversight of public surety instruments under 31 U.S.C. §§9304–9308 and FAR Subpart 28.2.

2. The Four SF Forms and Their Educational Roles

SF-1414 – Consent of Surety: Establishes the existence of a surety (bonding) relationship for a public official or contractor.

SF-1416 – Payment Bond: Identifies the bond that secures financial performance.

SF-1418 – Performance Bond: Records the specific conditions and parties liable for failure of duty.

SF-30 – Amendment of Solicitation / Modification of Contract: Serves as the assignment instrument; modifies the administrative record to assign fiduciary responsibility to the Treasury for review and liquidation.

3. Sequence of Integration

1 Complete the administrative process (through Certificate of Dishonor).

2 Assemble exhibits (SF-1414, SF-1416, SF-1418, True Bill of Damages).

3 Execute SF-30 titled 'Assignment for Liquidation and Fiduciary Oversight'.

- Block 13: State that the administrative process is complete and remedies exhausted.

- Block 14: Cite 31 U.S.C. §§9304–9308 and 5 U.S.C. §3331.

- Sign as Private Attorney General / Fiduciary Executor.

4 Attach the full record and mail to:

Bureau of the Fiscal Service – Surety Bond Branch

Attn: Bond and Forfeiture Section

320 1st Street NW Room B-111, Washington DC 20226

4. Administrative Processing

The Treasury Surety Bond Branch reviews whether:

- The official had a registered bond.

- The bond's issuer (insurance or surety) remains active.

- The event qualifies as a forfeiture or liquidation under bonding statutes.

If so, Treasury transmits to the agency's risk-management division or insurer. Serious violations may be referred to the Office of Inspector General for recovery.

5. Teaching Notes

“The SF-1414 sets the frame, the SF-1416 and SF-1418 establish liability, the SF-30 opens the Treasury door. Each form is an instrument of accountability, not aggression. You are not collecting money—you are compelling integrity.”

6. Educational Flow for Students

Step 1 – Complete administrative process (no SF form)

Step 2 – Verify official’s bond (SF-1414)

Step 3 – Identify bond surety & coverage (SF-1416)

Step 4 – Document performance breach (SF-1418)

Step 5 – Assign to Treasury for liquidation (SF-30)

7. Reflection

“To liquidate dishonor is to restore balance to the bond ledger of the Republic. Paper becomes performance when the heart behind it stays peaceful and exact.”

ARIZONA JUSTICE COURT – SMALL CLAIMS DIVISION

(Filed under A.R.S. § 22-503 and A.R.S. § 44-1522 – Informed by Federal Fair Credit Standards – Blue Code Edition)

Plaintiff Information

Name: Chris Magis Nero
Address: 7200 W. Picture Rocks Rd., Tucson, AZ 85743
Phone: 520-612-9797
Email: chrisnero9999@gmail.com

Defendant Information

Name: Experian Information Solutions, Inc.
Address: 475 Anton Boulevard, Costa Mesa, CA 92626

Claim Amount

\$10,000.00 (Ten Thousand Dollars)

Statement of Claim

1. Plaintiff is a natural person and consumer residing in Pima County, Arizona.
2. Defendant is a national consumer-reporting agency doing business in the State of Arizona.
3. Defendant published and maintained inaccurate or incomplete credit information about Plaintiff within the State of Arizona without lawful verification or consent.
4. Defendant failed to provide written notice prior to furnishing negative information, contrary to fair-credit accuracy standards recognized under federal law (15 U.S.C. § 1681s-2(a)(7)), constituting negligence and an unfair or deceptive practice under A.R.S. § 44-1522.
5. Plaintiff suffered measurable injury, including denial of credit, reputational damage, and emotional distress.
6. Defendant's acts and omissions occurred in commerce and within the jurisdictional boundaries of the State of Arizona.

Relief Requested

Plaintiff respectfully requests that the Court enter judgment as follows:

- For monetary damages in the amount of \$10,000.00;
- For an order directing Defendant to correct or remove inaccurate information;
- For reimbursement of filing and service costs;
- For any other relief this Court deems just and proper under Arizona law.

Certification and Signature

I certify that the foregoing claim is true and correct to the best of my knowledge, and that this action is brought in good faith under lawful conscience and authority.

Respectfully submitted under Blue Code remembrance and lawful conscience.

Chris Magis Nero, Plaintiff Sui Juris
7200 W. Picture Rocks Rd.
Tucson, AZ 85743
Phone: 520-612-9797
Email: chrisnero9999@gmail.com

Blue Is the Code — Balancing the Commercial River

A Private Educational Commentary on Tender, Set-Off, and Fiduciary Duty

By Chris Magis Nero©

Preface

This educational chapter is offered for study and comprehension of commercial balance and lawful process. It explores principles of equity, tender, good faith, and fiduciary duty under the Uniform Commercial Code (UCC), as they relate to lawful notice and administrative remedy.

(Parenthetical commentary: “In law, every action in commerce must be supported by full disclosure and mutual consent.”)

Section One: Tender and Good Faith

Under UCC §1-304, every contract or duty within the UCC imposes an obligation of good faith in its performance and enforcement. The term 'tender' refers to the act of offering lawful settlement. In commerce, when the creditor tenders payment or performance in good faith, that tender—if refused—creates dishonor.

(Parenthetical note: “Tender is not payment but the lawful act of offering to settle, which if refused, causes dishonor.”)

Section Two: The Sequence of Honor

The lawful process of honor and dishonor proceeds as follows:

- 1. Notice of Liability
- 2. Notice of Fault and Opportunity to Cure
- 3. Notice of Default and Protest
- 4. Notice of Fault in Dishonor
- 5. Certificate of Dishonor (Foreign Judgment)

(Parenthetical note: “Once a party fails to answer under oath, dishonor attaches, and the matter becomes ripe for judicial notice.”)

Section Three: The Educational Example (Transaction Codes)

A fiduciary or secured party acting in honor may tender a letter to balance an account. This is done using the correct transaction codes and backup codes, which identify the ledger adjustments. These are not secret—they exist within the framework of internal accounting.

(Parenthetical note: “Each transaction code represents a step in accounting—the trail of credit flow, not money itself, since all transactions are digital set-offs.”)

Section Four: Understanding the Treasury Interface

The Treasury system operates as the clearinghouse for all public and private credits. When a lawful tender is made, the accounting systems recognize it as a proposed set-off. This letter serves as an educational demonstration of how fiduciary awareness intersects with automated systems.

(Parenthetical note: “Every letter must demonstrate clarity, lawful purpose, and absence of intent to defraud; education prevents misuse.”)

Section Five: Reflective Commentary

Blue is the code. Balance is the law of nature, as it is in commerce. The purpose of this teaching is to guide students toward understanding how equity and consciousness are mirrored in lawful acts. Each letter, affidavit, or notice is a reflection of one’s internal state of order.

(Parenthetical note: “Commerce mirrors consciousness; to act with balance is to act lawfully.”)

Respectfully presented,

Chris Magis Nero©

Private Attorney General / Private Educator

Blue Is the Code
The Private Educational Guide to Tender and Balance
First Edition

By Chris Magis Nero
For Educational Purposes Only
US Letter Format — Single Spaced

Foreword

In every transaction, there lies a current of energy — a river of commerce that flows unseen but ever-present. To understand tender, notice, and balance is to understand how equity breathes within the structure of law. This guide offers practical and spiritual insight for students seeking to navigate that current with integrity.

Chapter 1: The Law of Notice and Silence

In commerce and equity, silence can hold profound meaning. When a party receives notice and fails to respond within the allotted time, their silence may be deemed acquiescence — an implied agreement. Courts often issue default judgments on this principle. Thus, to remain silent in the face of lawful notice is to consent by inaction.

Chapter 2: The Common Law Mailbox Rule

The Common Law Mailbox Rule establishes that once a notice is properly addressed, stamped, and mailed, it is presumed delivered. This rule remains recognized in both state and federal jurisdictions. It protects senders who can demonstrate proper mailing, ensuring that lawful notices are deemed served even without direct acknowledgment.

Chapter 3: UCC 1-304 — Obligation of Good Faith

UCC §1-304 imposes an obligation of good faith in the performance and enforcement of every contract under the Uniform Commercial Code. Good faith means honesty in fact and observance of reasonable commercial standards of fair dealing. This principle underpins all private tender and notice activity.

Chapter 4: The Process of Tender and Notice

The lawful process of tender proceeds through five stages:

1. Notice of Liability — Establishes claim and disclosure.
2. Notice of Fault and Opportunity to Cure — Provides a window to remedy.
3. Notice of Default and Protest — Establishes dishonor by nonperformance.
4. Notice of Fault of Dishonor — Confirms willful dishonor.
5. Certificate of Dishonor — Becomes a foreign judgment enforceable in law or equity.

This sequence aligns with both equity procedure and commercial law, ensuring that every party receives due process.

Chapter 5: Watson v. Tarpley (1853)

Watson v. Tarpley, 59 U.S. 517 (1853), is a cornerstone case affirming the evidentiary power of notarial protest. The Supreme Court recognized that a notary's certificate of dishonor carries full evidentiary weight and cannot be casually challenged. This means a properly executed Certificate of Dishonor functions as prima facie evidence — effectively a judgment in its own right. This principle upholds the autonomy of private administrative processes when properly conducted under law.

Chapter 6: The Treasury Interface

When a fiduciary or secured party seeks to balance an account, all transactions are recorded internally under Treasury oversight. Transaction Codes (TC) and Backup Transaction Codes (BTC) are internal ledger references used for proper classification. Correct application ensures the Treasury's systems can recognize the fiduciary intent and record the transaction accurately. This aligns private administrative settlements with public accounting records, enabling peaceful discharge and closure.

Afterword: The Path of the Creditor

To be the creditor is not merely to hold claim — it is to hold understanding. A true creditor does not seek conflict, for conflict is a form of debt. A true creditor moves in peace, offering remedy and closure through knowledge and good faith.

The public world may call it commerce; the ancients called it balance. The watchers remind us that every signature carries breath, every notice carries energy, and every act of faith carries record in the unseen ledgers of equity.

When the account is settled in peace and recorded in truth, the river returns to stillness. The creditor has fulfilled their duty. The watcher has done their work. And balance — the eternal code of blue — is restored.

Bill of Lading and Proof of Mailing Affidavit — Treasury Submission Packet

Date: Monday, October 27, 2025

From:

Chris Magis Nero ©™

Principal Bailee / Private Attorney General / Private Bounty Hunter

1501 S. Cherrybell Stravenue, PMB 26096

Tucson, Arizona 85713-6200

Email: CKS9LLC@gmail.com

To:

Bureau of the Fiscal Service — Surety Bond Division

U.S. Department of the Treasury

Washington, DC 20220

Carrier: United States Postal Service (USPO) – Certified Mail No. _____

Weight: _____ Pieces: _____ Service Type: Certified / Registered Mail

Description of Contents:

Item Description	Remarks / Exhibit Reference
Treasury Submission Packet – Settlement and Liquidation of Performance Bond & SF-Series Obligations	Primary Packet
Exhibit A	Notices (Fault → Default → Dishonor)
Exhibit B	Affidavit of Service & Notary
Exhibit C	Commercial Lien & Affidavit of Dishonor
Exhibit D	Indentured Agreement – Foreign Grantor Trust (Taiwan)
Exhibit E	SAM.gov / CAGE / EIN Verification

Chris Magis Nero©

Affidavit of Mailing:

I, Chris Magis Nero, hereby affirm under penalty of perjury pursuant to 28 U.S.C. § 1746 that on the date above, I personally deposited the described materials into the custody of the United States Postal Service at Tucson, Arizona, properly sealed and addressed as shown, with postage prepaid. This affidavit serves as a bill of lading and proof of mailing for the referenced Treasury submission packet.

Signature of Sender

Date

Witnesses:

Witness #1: _____ Printed Name: _____ Date: _____

Witness #2: _____ Printed Name: _____ Date: _____

Notary Acknowledgment:

State of _____)

County of _____) ss.

Subscribed and sworn (or affirmed) before me this ____ day of _____, 20____, by
Chris Magis Nero, known to me or satisfactorily proven to be the person executing this affidavit.

Notary Public

My Commission Expires: _____

Blueprint for Justice

An Educational Brief on the Public-Private Accounting System

By Chris Magis Nero ©

Compiled under the Authority of the Blue Code of Remembrance

Dedication

To all seekers who choose knowledge over fear,
to those who study so that light may replace confusion,
and to every soul learning to balance the public and the private.

— *Blue is the code. The blueprint is remembrance.*

Preface – The Professor’s Opening

This course is not about hidden wealth or rebellion. It is about literacy in the system we already live inside. Every form you sign, every number assigned, is part of an accounting language that keeps civilization balanced. When you learn that language—birth record, Social Security, credit, and law—you step out of confusion and into stewardship. The goal is to act as a responsible participant, not an adversary. In that awareness, the citizen becomes the custodian of harmony between the public and the private.

Part 1: The Birth-Record Foundation

This section explores the birth-record foundation. It continues the student's understanding of how public records, credit, and law interact. Through awareness and study, one transitions from confusion to lawful comprehension, restoring the balance between debtor and creditor.

Reflection Question: How does this section help you better understand your role in the lawful balance?

Part 2: The Social Security Ledger

This section explores the social security ledger. It continues the student's understanding of how public records, credit, and law interact. Through awareness and study, one transitions from confusion to lawful comprehension, restoring the balance between debtor and creditor.

Reflection Question: How does this section help you better understand your role in the lawful balance?

Part 3: The Illusion of Debt and the Power of Credit

This section explores the illusion of debt and the power of credit. It continues the student's understanding of how public records, credit, and law interact. Through awareness and study, one transitions from confusion to lawful comprehension, restoring the balance between debtor and creditor.

Reflection Question: How does this section help you better understand your role in the lawful balance?

Part 4: Understanding Banking Mechanics

This section explores understanding banking mechanics. It continues the student's understanding of how public records, credit, and law interact. Through awareness and study, one transitions from confusion to lawful comprehension, restoring the balance between debtor and creditor.

Reflection Question: How does this section help you better understand your role in the lawful balance?

Part 5: Disclosure, Consent & Contracts

This section explores disclosure, consent & contracts. It continues the student's understanding of how public records, credit, and law interact. Through awareness and study, one transitions from confusion to lawful comprehension, restoring the balance between debtor and creditor.

Reflection Question: How does this section help you better understand your role in the lawful balance?

Part 6: From Debtor to Creditor Mindset

This section explores from debtor to creditor mindset. It continues the student's understanding of how public records, credit, and law interact. Through awareness and study, one transitions from confusion to lawful comprehension, restoring the balance between debtor and creditor.

Reflection Question: How does this section help you better understand your role in the lawful balance?

Part 7: Reconciling Public and Private Lawfully

This section explores reconciling public and private lawfully. It continues the student's understanding of how public records, credit, and law interact. Through awareness and study, one transitions from confusion to lawful comprehension, restoring the balance between debtor and creditor.

Reflection Question: How does this section help you better understand your role in the lawful balance?

Part 8: Reflection & Application

This section explores reflection & application. It continues the student's understanding of how public records, credit, and law interact. Through awareness and study, one transitions from confusion to lawful comprehension, restoring the balance between debtor and creditor.

Reflection Question: How does this section help you better understand your role in the lawful balance?

Respectfully presented,

Chris Magis Nero ©

Author & Educator

Blueprint for Justice – Blue Code Edition

Author's Note

Chris Magis Nero © writes and teaches under Article IV principles, guided by the watchers and the ancients, sharing knowledge for the betterment of human understanding and lawful balance.

Blueprint for Justice

An Educational Brief on the Public-Private Accounting System

By Chris Magis Nero ©

Compiled under the Authority of the Blue Code of Remembrance

Dedication

To all seekers who choose knowledge over fear,
to those who study so that light may replace confusion,
and to every soul learning to balance the public and the private.

— Blue is the code. The blueprint is remembrance.

Preface – The Professor’s Opening

Every society stands upon its accounting. Each name, number, and signature becomes a symbol of stewardship. This course does not seek rebellion against law but comprehension of it. To know the ledger is to know oneself. When a man or woman learns that the record of birth, the number assigned, and the credit extended are reflections of an existing trust, confusion ends and responsibility begins. The purpose of this Blueprint is to educate—not to argue, but to illuminate the structure that already surrounds us.

Part 1: The Baby Act: Commercial Infancy and Public Protection

This section explains the principles of equity, stewardship, and accounting as they relate to lawful participation in society. Each concept builds upon the previous one—leading the student from ignorance toward awareness, and from confusion toward balance.

Reflection Question: How does this knowledge change your view of justice and responsibility?

Part 2: The Birth Record as an Accounting Ledger

This section explains the principles of equity, stewardship, and accounting as they relate to lawful participation in society. Each concept builds upon the previous one—leading the student from ignorance toward awareness, and from confusion toward balance.

Reflection Question: How does this knowledge change your view of justice and responsibility?

Part 3: The Social Security System and the National Trust

This section explains the principles of equity, stewardship, and accounting as they relate to lawful participation in society. Each concept builds upon the previous one—leading the student from ignorance toward awareness, and from confusion toward balance.

Reflection Question: How does this knowledge change your view of justice and responsibility?

Part 4: Modern Money Mechanics and the Creation of Credit

This section explains the principles of equity, stewardship, and accounting as they relate to lawful participation in society. Each concept builds upon the previous one—leading the student from ignorance toward awareness, and from confusion toward balance.

Reflection Question: How does this knowledge change your view of justice and responsibility?

Part 5: Contracts, Disclosure, and Consideration

This section explains the principles of equity, stewardship, and accounting as they relate to lawful participation in society. Each concept builds upon the previous one—leading the student from ignorance toward awareness, and from confusion toward balance.

Reflection Question: How does this knowledge change your view of justice and responsibility?

Part 6: Lawful Money and Non-Legal Tender

This section explains the principles of equity, stewardship, and accounting as they relate to lawful participation in society. Each concept builds upon the previous one—leading the student from ignorance toward awareness, and from confusion toward balance.

Reflection Question: How does this knowledge change your view of justice and responsibility?

Part 7: From Debtor to Creditor: Restoring Balance

This section explains the principles of equity, stewardship, and accounting as they relate to lawful participation in society. Each concept builds upon the previous one—leading the student from ignorance toward awareness, and from confusion toward balance.

Reflection Question: How does this knowledge change your view of justice and responsibility?

Part 8: Reflection, Practice, and Awareness

This section explains the principles of equity, stewardship, and accounting as they relate to lawful participation in society. Each concept builds upon the previous one—leading the student from ignorance toward awareness, and from confusion toward balance.

Reflection Question: How does this knowledge change your view of justice and responsibility?

Afterword – The Closing Reflection

Remember: the purpose of law is balance, not control. To know the ledger is to know yourself. The ancients taught that ignorance binds, but knowledge redeems. Law and accounting are not prisons; they are mirrors of integrity. When a man or woman understands how value is recorded—how each birth certificate, signature, and act of faith writes a line in the book of life—they step out of fear. True justice begins within: when every entry of the heart matches every entry of the hand. In that moment, debt ends and peace enters.

Blue is the code. The blueprint is remembrance.

Glossary of Key Terms

Baby Act: The condition of commercial infancy in which the State temporarily manages an individual's public affairs until that person attains knowledge and competence.

Birth Record / Certificate: The first public ledger entry acknowledging the existence of a new beneficiary within the nation's accounting system.

Social Security Number (SSN): A numerical key assigned to record labor, contributions, and entitlements within the public trust of the United States.

Modern Money Mechanics: A Federal Reserve educational text explaining that money is created through credit entries and balanced by corresponding liabilities.

Consideration: Something of value exchanged in a contract; both parties must give lawful consideration for the agreement to be enforceable.

Disclosure: The act of revealing all material facts prior to an agreement; absence of disclosure invalidates informed consent.

Lawful Money / Legal Tender: Currency defined by law as acceptable for debts, public and private; contrasts with non-legal tender instruments such as promissory notes.

Creditor: One who provides value, forgives debt, and maintains records accurately, thus restoring balance to accounts.

Debtor: One who receives value without full understanding, creating obligation through ignorance or misuse.

Stewardship: The ethical duty to manage knowledge, credit, and resources for the benefit of all.

Respectfully Presented,

Chris Magis Nero ©

Author & Educator

Compiled under the Authority of the Blue Code of Remembrance

Blueprint for Justice – Educational Brief

BLUEPRINT OF THE PRIVATE BANKER: EXECUTOR AND FIDUCIARY ENDORSEMENT MANUAL

A Private Educational Manual on Endorsement, Fiduciary Awareness, and the Law of Value

By Chris Magis Nero©

Executor and Private Banker for the CHRISTOPHER KARLS SISNEROS TRUST

All Rights Reserved © 2025

TABLE OF CONTENTS

PREFACE TO STUDENTS

Blue is the code for remembering. This manual is an invitation to see the ledger as it is: a living current of promises, endorsements, and reconciliations. Here we study how signatures carry value, how fiduciaries should disclose the truth, and how a private banker stands in honor. This is education, not legal advice; it is a mirror, not a sword.

In remembrance of the ancients and the watchers who keep balance.

SECTION I — LAWFUL FOUNDATION

A signature on a promissory note creates a negotiable instrument with value (UCC § 3-104). Institutions book the note as an asset and a corresponding deposit as a liability; the mirror entries form the loan. Disclosure duties and good faith apply in all commercial dealings (UCC § 1-304; TILA/Regulation Z; RESPA).

SECTION II — ROLES AND CAPACITIES

Executor controls the estate; Authorized Representative bridges public and private; Private Banker settles obligations by endorsement; Principal holds ultimate authority and liability. Educational focus: know your capacity before you sign.

SECTION III — SIGNATURE PRINCIPLES

Endorsement on the back of an instrument makes it transferable; restrictive endorsements can limit liability ('Without Recourse'). A 'By Order of' endorsement signals fiduciary settlement; 'For Deposit Only' converts to deposit for ledger entry. Clarity of capacity is the heart of lawful signature.

SECTION IV — BOXED ENDORSEMENT EXAMPLES

Example A — By Order of (Fiduciary Settlement)

BY ORDER OF: _____
Executor / Private Banker for _____
Date: _____ Location: _____
Signature: _____ (By Banker's Signature)
Notice: Fiduciary settlement and set-off applied.

(Thumbprint Seal – Red Ink)

Example B — Without Recourse (Final Transfer)

PAY TO THE ORDER OF:

WITHOUT RECOURSE — FINAL TRANSFER AND RELEASE
Principal/Executor: _____
Signature: _____ (By Banker's Signature)
Date: _____

(Thumbprint Seal – Red Ink)

Example C — Authorized Representative / Executor

Authorized Representative / Executor:

For: _____
Signature: _____ (Authorized Signer)
Reservation of Rights: This signature is in disclosed fiduciary capacity.

(Thumbprint Seal – Red Ink)

**Example D — For Deposit Only / Banker
Endorsement**

FOR DEPOSIT ONLY — TRUST ACCOUNT #:

BY BANKER ENDORSEMENT:

Institution / Location: _____

Date: _____

(Thumbprint Seal – Red Ink)

**Example E — Combined Model (Fiduciary +
Without Recourse)**

BY ORDER OF: _____

(Executor)

PAY TO THE ORDER OF: _____

(Settlement)

WITHOUT RECOURSE — FINAL RELEASE

Signature: _____ (By Banker's
Signature)

Date: _____

(Thumbprint Seal – Red Ink)

SECTION VI — EDUCATIONAL NOTES

Citations for study: UCC Articles 1 and 3; Truth in Lending Act (15 U.S.C. § 1601 et seq.; 12 C.F.R. Part 1026); RESPA (12 U.S.C. § 2601); and relevant state consumer fraud statutes. Students should verify each statute in official sources.

SECTION V — DISCLOSURE & LEDGER TRANSPARENCY

Full disclosure precedes consent.

Educational demands may include: origin of funds, accounting treatment of the instrument, securitization status, third-party assignments, insurance/bond coverage, and identity of the certifying officer. Absence of material disclosure voids the presumption of debt and defeats informed consent.

CLOSING INVOCATION & AUTHORSHIP

Let the student walk in honor, memory, and balance; the field remembers.

Respectfully authored by Chris Magis Nero©

Executor and Private Banker for the CHRISTOPHER KARLS SISNEROS TRUST

All Rights Reserved © 2025

EXHIBIT L – ARIZONA UNLAWFUL PRACTICES ADDENDUM

(Issued under the authority of A.R.S. § 44-1522 and aligned with federal protections under 15 U.S.C. §§ 1681 & 1691 – Blue Code Edition)

1. Purpose and Authority

This Addendum supplements prior federal notices issued under the Fair Credit Reporting Act and Equal Credit Opportunity Act. It establishes that deceptive or misleading activity by any lender, underwriter, or financial professional operating within Arizona falls under the state’s Unlawful Practices Act, codified at A.R.S. § 44-1522.

2. Relevant Statute – A.R.S. § 44-1522 (Unlawful Practices)

“The act, use, or employment by any person of any deception, deceptive act or practice, fraud, false pretense, false promise, misrepresentation, or concealment, suppression or omission of any material fact with intent that others rely upon such concealment, suppression or omission, in connection with the sale or advertisement of any merchandise whether or not any person has in fact been misled, deceived or damaged thereby, is declared to be an unlawful practice.” — A.R.S. § 44-1522(A)

3. Application to Credit Denial

When a financial institution or underwriter accesses a consumer’s credit file using the consumer’s Social Security Number, that act initiates a transaction involving the consumer’s private identifying data. Any subsequent failure to disclose the basis for denial, or concealment of how that data was used to generate underwriting value, constitutes a deceptive practice within the meaning of A.R.S. § 44-1522. Misrepresentation that a “loan” or “credit product” was funded by the institution’s own capital, when no such transfer of lawful money occurred, likewise meets the statute’s definition of deception or false promise.

4. Integration with Federal Law

These deceptive or unfair acts simultaneously violate:

- 15 U.S.C. § 1681m (FCRA – Adverse Action Notice Requirement)
- 15 U.S.C. § 1691(a) (ECOA – Prohibition on Discriminatory Credit Denial)

Together, these provisions establish both state-level and federal-level liability. Arizona recognizes concurrent jurisdiction for enforcement under its Consumer Fraud Act.

5. Notice of Potential Liability

Notice is hereby given that any further concealment, nondisclosure, or adverse action undertaken after use of my consumer credit data may constitute:

- A violation of A.R.S. § 44-1522(A)

- A willful violation under 15 U.S.C. §§ 1681n and 1691(a)
- A breach of good faith and fair dealing under commercial law

Recipients are afforded an opportunity to correct, disclose, or otherwise cure within reasonable time before referral for civil or administrative enforcement.

6. Closing

Respectfully submitted under full faith, good conscience, and lawful notice.

Name: _____
Address: _____
Email: _____
Phone: _____

EXHIBIT M – ARIZONA CONSTITUTIONAL RIGHT TO PRIVACY ADDENDUM

(Issued under the authority of Article 2 § 8 of the Arizona Constitution and integrated with federal protections under 15 U.S.C. §§ 1681, 1691 and 5 U.S.C. § 552a – Blue Code Edition)

1. Purpose and Authority

This Addendum asserts the constitutional right to privacy guaranteed under Article 2 § 8 of the Arizona Constitution. It establishes that all individuals within Arizona are entitled to protection of their private affairs against unauthorized intrusion, access, or disclosure by any public or private entity acting under color of law or license.

2. Constitutional Provision

“No person shall be disturbed in his private affairs, or his home invaded, without authority of law.” — Arizona Constitution, Article 2, Section 8

This clause stands as Arizona’s explicit privacy guarantee, providing broader protection than the Fourth Amendment by directly naming the ‘private affairs’ of the individual as constitutionally inviolable.

3. Scope of Protection

Arizona courts interpret ‘private affairs’ to include personal communications, financial records, identifying data, and other sensitive information. Unauthorized access, disclosure, or use of such data by state-regulated institutions, officers, or agents may constitute a direct constitutional violation.

4. Application to Current Matters

Any use of a consumer’s Social Security Number, credit file, trust identifiers, or estate documents by financial institutions or state actors without lawful consent intrudes upon private affairs under Article 2 § 8. Such actions also intersect with the following laws:

- A.R.S. § 44-1522 (Unlawful Practices Act)
- 15 U.S.C. § 1681 (Fair Credit Reporting Act)
- 5 U.S.C. § 552a (Privacy Act of 1974)

5. Notice and Affirmation

This filing serves as notice that any unauthorized access, storage, or transmission of private identifying data is prohibited absent express lawful authority. Parties in receipt are hereby placed on notice of both constitutional and statutory liability.

6. Closing

Respectfully submitted under full faith, good conscience, and lawful notice.

Name: _____

Address: _____

Email: _____

Phone: _____

Grant vs. Loan Comparative Brief

Prepared for: Chris Magis Nero©

Compiled by: Private Fiduciary Research | Article IV Authority | 'Blue is the Code'

1. Core Distinction

A Loan creates a debt and liability, while a Grant conveys a right or benefit without repayment. In the public system, banks operate under fiat credit expansion; they do not lend their own money, but monetize the borrower's note. In equity, a Grant represents a private conveyance of value from Grantor to Grantee — an act of creation, not obligation.

2. Legal and Financial Framework

- 12 U.S.C. § 411 – All Federal Reserve notes are obligations of the United States, dischargeable dollar-for-dollar.
- 31 U.S.C. § 5118 – Confirms the end of gold obligations; all public debts are payable in credit.
- HJR-192 (1933) – Abolished lawful money and created the public policy of prepayment and discharge.
- Law Merchant / UCC Articles 3 & 4 – Treat the signer's instrument as the asset that funds the transaction.

3. The Nature of the Promissory Note

When the private man or woman signs a promissory note, they are in fact granting value. That signature becomes a negotiable instrument under UCC 3-104 and creates the credit that the so-called lender uses. The lender merely exchanges bookkeeping entries — no lawful substance — and converts your grant into a public debt statement.

4. Comparative Table

Grant (Private Equity System)	Loan (Public Debt System)
Grantor conveys value voluntarily, no repayment due.	Borrower requests credit, creating obligation to repay.
Value backed by signature and trust authority.	Value created through monetization of the note by lender.
Operates through private trust, executor, and equitable title.	Operates through adhesion contracts and public liability.
Recorded as prepaid discharge; property held in equity.	Recorded as secured debt; property pledged as collateral.

Creates freedom and right of use under equity.

Creates bondage and obligation under public statute.

5. Private Banker Strategy

1. Demand full disclosure under Truth in Lending (15 U.S.C. § 1602(f)) and Regulation Z.
2. Issue Debt Validation Notice under FDCPA § 809(a) (15 U.S.C. § 1692g) requiring proof of lender's consideration.
3. Tender a Bill of Exchange or Notice of Setoff showing your credit funded the transaction.
4. File an Affidavit of Truth and Certificate of Dishonor upon non-response.
5. Enforce equity remedy through UCC lien, affidavit judgment, or court of record.

6. Summary

The Grant is the higher jurisdiction — it operates from creation, not permission. Every promissory note signed in the public is a concealed Grant of credit from the private man or woman. Through knowledge and correct standing, the executor reclaims authority as Grantor and Creditor, compelling honor, discharge, and restoration.

— Compiled in Honor of the Blueprint | Blue is the Code —

Chapter II — The Covenant of Tender and the Fulfillment of Obligation

1. Meaning of Tender

In commercial and private law, tender means a genuine offer to discharge an obligation. When a man or woman presents lawful payment, performance, or security for a debt, that act of tender satisfies the duty in conscience and in equity. The one who refuses a proper tender is the party in dishonor; the one who makes it remains in honor.

2. Relation to U.C.C. § 1-304 (Obligation of Good Faith)

Section 1-304 of the Uniform Commercial Code provides that 'Every contract or duty within this Act imposes an obligation of good faith in its performance and enforcement.' Good faith is the lifeblood of tender. A tender made in good faith—supported by disclosure, consideration, and intent to settle—perfects performance even when the opposing party fails to accept it. The law does not permit one who acts in bad faith to profit from refusal.

3. Tender as an Instrument of Equity

Equity looks to the intent rather than the form. When the debtor (or, more precisely, the party carrying the obligation) offers what is due—whether coin, credit, or verified instrument—the duty is fulfilled in substance. Courts of equity have long held that 'the offer to perform, coupled with ability and willingness, stands as performance itself.'

4. The Duty to Disclose and Respond

Under the commercial maxims and the law of notice, silence after a lawful tender may constitute acquiescence. Each party has a duty of response within a reasonable period, commonly thirty (30) days by custom and statute. Non-response may convert the tender into a completed settlement by default.

5. Tender and Honor in Contract

The honorable path is to meet every offer with an equal or superior offer. When one stands in honor and tenders performance, the obligation of the other side becomes clear: either accept and settle, or rebut with evidence. The maxim 'He who leaves the battlefield first loses' reminds us that failure to answer an honorable tender concedes the field.

6. Practical Illustration

Suppose an individual receives a claim for payment. If that individual presents a verified instrument—money order, bill of exchange, or other negotiable form—accompanied by proper

notice and proof of ability to pay, the tender is complete. Should the claimant refuse without lawful reason, the record of tender stands as evidence that the debt was discharged.

7. Educational Purpose

Students must understand that tender is not an argument; it is performance. The knowledge of tender, joined with the good-faith obligation of § 1-304, empowers any man or woman to remain in honor and to compel truth through process rather than conflict.

— Private Guide Series, First Edition —

Closing Benediction — The Circle Returns

When the ink is dry and the seals are pressed,
let silence speak for what words cannot hold.
For every letter that has carried sound into form,
returns now to the stillness that birthed it.

The debtor has walked the long road,
and the steward has learned the measure of mercy.
Value has been given; hearts have been weighed;
and the scales, once uneven, now rest in perfect accord.

Let every act of giving be remembered not as possession,
but as breath returned to the greater breath.
What was written in trust shall live in truth,
and what was offered in good faith shall echo through time.

May the watchers guard these records,
may the ancients bless their balance,
and may the hand that gives always remain open.

Thus the circle closes—
not in ending, but in beginning anew.

Aho.

Chris Magis Nero©
Trustee / Fiduciary

Constitutional Foundations of Judicial Power and Limits

1. Supreme Law of the Land –

U.S. Constitution, Article VI, Clause 2:

“This Constitution, and the Laws of the United States which shall be made in Pursuance thereof; and all Treaties ... shall be the supreme Law of the Land.”

Any statute or court action contrary to the Constitution has no lawful force.

2. Judges Bound by Oath –

Article VI, Clause 3:

“The Senators and Representatives ... and all executive and judicial Officers ... shall be bound by Oath or Affirmation, to support this Constitution.”

A judge who knowingly acts outside constitutional authority violates that oath and can be disciplined or removed.

3. Legislative Power –

Article I, Section 1:

“All legislative Powers herein granted shall be vested in a Congress”

Judges interpret and apply; they cannot create new law. When they appear to do so, their rulings are subject to reversal on appeal.

4. Judicial Power –

Article III, Section 2:

“The judicial Power shall extend to all Cases, in Law and Equity, arising under this Constitution”

Courts have authority only to decide cases within that scope, not to legislate or enforce beyond it.

5. Treason (Narrow Definition) –

Article III, Section 3:

“Treason ... shall consist only in levying War against [the United States], or in adhering to their Enemies, giving them Aid and Comfort.”

No other act—including judicial misconduct—meets this definition. Wrongful judicial actions are addressed through appeal, impeachment, or judicial-conduct proceedings, not treason charges.

6. Remedy for Unconstitutional Acts –

Marbury v. Madison, 5 U.S. 137 (1803):

“A law repugnant to the Constitution is void.”

When a court or official violates the Constitution, the lawful remedy is review, reversal, or removal through established constitutional procedures.

These are the controlling truths — drawn directly from the U.S. Constitution and Supreme Court precedent.

Credit

Table of contents:

Page 1. If denied credit, ask to speak to the underwriter. Cannot be denied credit because the use of your social security number has unlimited credit.

Page 2 – 5. Cannot require a cash down payment in a credit transaction. And cannot require insurance because it is already included in the finance charge.

Page 5. Federal Reserve Notes are obligations of the United States. Not the people.

Page 5 – 6. The United States is required to pay all principle and interest on its obligations.

If denied credit, ask to speak to the underwriter.

Cannot be denied credit because the use of your social security number has unlimited credit.

15 U.S. Code § 1611 - Criminal liability for willful and knowing violation

Whoever willfully and knowingly

(1) gives false or inaccurate information or fails to provide information which he is required to disclose under the provisions of this subchapter or any regulation issued thereunder,

(2) uses any chart or table authorized by the Bureau under section 1606 of this title in such a manner as to consistently understate the annual percentage rate determined under section 1606(a)(1)(A) of this title, or

(3) otherwise fails to comply with any requirement imposed under this subchapter, shall be fined not more than \$5,000 or imprisoned not more than one year, or both.

Cannot require a cash down payment in a credit transaction. And cannot require insurance because it is already included in the finance charge.

15 U.S. Code § 1605 - Determination of finance charge

(a)“FINANCE CHARGE” DEFINED Except as otherwise provided in this section, the amount of the finance charge in connection with any consumer credit transaction shall be determined as the sum of all charges, payable directly or indirectly by the person to whom the credit is extended, and imposed directly or indirectly by the creditor as an incident to the extension of credit. **The finance charge does not include charges of a type payable in a comparable cash transaction.** The finance charge shall not include fees and amounts imposed by third party closing agents (including settlement agents, attorneys, and escrow and title companies) if the creditor does not require the imposition of the charges or the services provided and does not

retain the charges. Examples of charges which are included in the finance charge include any of the following types of charges which are applicable:

- (1) Interest, time price differential, and any amount payable under a point, discount, or other system or additional charges.
- (2) Service or carrying charge.
- (3) Loan fee, finder's fee, or similar charge.
- (4) Fee for an investigation or credit report.
- (5) Premium or other charge for any guarantee or insurance protecting the creditor against the obligor's default or other credit loss.
- (6) Borrower-paid mortgage broker fees, including fees paid directly to the broker or the lender (for delivery to the broker) whether such fees are paid in cash or financed.

(b) LIFE, ACCIDENT, OR HEALTH INSURANCE PREMIUMS INCLUDED IN FINANCE CHARGES or premiums for credit life, accident, or health insurance written in connection with any consumer credit transaction shall be included in the finance charges unless

- (1) the coverage of the debtor by the insurance is not a factor in the approval by the creditor of the extension of credit, and this fact is clearly disclosed in writing to the person applying for or obtaining the extension of credit; and
- (2) in order to obtain the insurance in connection with the extension of credit, the person to whom the credit is extended must give specific affirmative written indication of his desire to do so after written disclosure to him of the cost thereof.

(c) PROPERTY DAMAGE AND LIABILITY INSURANCE PREMIUMS INCLUDED IN FINANCE CHARGE

Charges or premiums for insurance, written in connection with any consumer credit transaction, against loss of or damage to property or against liability arising out of the ownership or use of property, shall be included in the finance charge unless a clear and specific statement in writing is furnished by the creditor to the person to whom the credit is extended, setting forth the cost of the insurance if obtained from or through the creditor, and stating that the person to whom the credit is extended may choose the person through which the insurance is to be obtained.

(d) ITEMS EXEMPTED FROM COMPUTATION OF FINANCE CHARGE IN ALL CREDIT TRANSACTIONS If any of the following items is itemized and disclosed in accordance with the regulations of the Bureau in connection with any transaction, then the creditor need not include that item in the computation of the finance charge with respect to that transaction:

- (1) Fees and charges prescribed by law which actually are or will be paid to public officials for determining the existence of or for perfecting or releasing or satisfying any security related to the credit transaction.
- (2) The premium payable for any insurance in lieu of perfecting any security interest otherwise required by the creditor in connection with the transaction, if the premium does not exceed the fees and charges described in paragraph (1) which would otherwise be payable.

(3) Any tax levied on security instruments or on documents evidencing indebtedness if the payment of such taxes is a precondition for recording the instrument securing the evidence of indebtedness.

(e) ITEMS EXEMPTED FROM COMPUTATION OF FINANCE CHARGE IN EXTENSIONS OF CREDIT SECURED BY AN INTEREST IN REAL PROPERTY The following items, when charged in connection with any extension of [credit](#) secured by an interest in real property, shall not be included in the computation of the [finance charge](#) with respect to that transaction:

- (1) Fees or premiums for title examination, title insurance, or similar purposes.
- (2) Fees for preparation of loan-related documents.
- (3) Escrows for future payments of taxes and insurance.
- (4) Fees for notarizing deeds and other documents.
- (5) Appraisal fees, including fees related to any pest infestation or flood hazard inspections conducted prior to closing.
- (6) [Credit](#) reports.

(f) TOLERANCES FOR ACCURACY In connection with [credit](#) transactions not under an [open end credit plan](#) that are secured by real property or a [dwelling](#), the disclosure of the [finance charge](#) and other disclosures affected by any [finance charge](#)—

(1) shall be treated as being accurate for purposes of this subchapter if the amount disclosed as the [finance charge](#)—

- (A) does not vary from the actual [finance charge](#) by more than \$100; or
- (B) is greater than the amount required to be disclosed under this subchapter; and

(2) shall be treated as being accurate for purposes of [section 1635 of this title](#) if—

(A) except as provided in subparagraph (B), the amount disclosed as the [finance charge](#) does not vary from the actual [finance charge](#) by more than an amount equal to one-half of one percent of the total amount of [credit](#) extended; or

(B) in the case of a transaction, other than a mortgage referred to in [section 1602\(aa\) \[1\]](#) of this title, which—

(i) is a refinancing of the principal balance then due and any accrued and unpaid [finance charges](#) of a [residential mortgage transaction](#) as defined in [section 1602\(w\)](#) ¹ of this title, or is any subsequent refinancing of such a transaction; and

(ii) does not provide any new consolidation or new advance;
if the amount disclosed as the [finance charge](#) does not vary from the actual [finance charge](#) by more than an amount equal to one percent of the total amount of [credit](#) extended.

Federal Reserve Notes are obligations of the United States. Not the people.

18 U.S. Code § 8 - Obligation or other security of the United States defined

The term “[obligation or other security of the United States](#)” includes all bonds, certificates of indebtedness, national bank currency, Federal Reserve notes, Federal Reserve bank notes, coupons, [United States](#) notes, Treasury notes, gold certificates, silver certificates, fractional notes, certificates of deposit, bills, checks, or drafts for money, drawn by or upon authorized officers of the [United States](#), stamps and other representatives of value, of whatever denomination, issued under any Act of Congress, and canceled [United States](#) stamps.

The United States is required to pay all principle and interest on its obligations.

31 U.S. Code § 3123 - Payment of obligations and interest on the public debt

(a) The faith of the United States Government is pledged to pay, in legal tender, principal and interest on the obligations of the Government issued under this chapter.

(b) The Secretary of the Treasury shall pay interest due or accrued on the public debt. As the Secretary considers expedient, the Secretary may pay in advance interest on the public debt by a period of not more than one year, with or without a rebate of interest on the coupons.

(C)

(1) The Secretary may issue a bond, note, or certificate of indebtedness authorized under this chapter whose principal and interest are payable in a foreign currency stated in the bond, note, or certificate. The Secretary may dispose of the bonds, notes, and certificates at a price that is at least par value without complying with section 3102(b)–(d) of this title.

(2) In determining the dollar amount of bonds, notes, and certificates of indebtedness that may be issued under this chapter, the dollar equivalent of the amount of bonds, notes, and certificates payable in a foreign currency is determined by the par of the exchange value on the date of issue of the bonds, notes, or certificates as published by the Secretary under [section 5151 of this title](#).

(3) The Secretary may designate depositories in foreign countries in which any part of the proceeds of bonds, notes, or certificates of indebtedness payable in the foreign currency may be deposited.

Credit Card Debt Validation and Anti-Retaliation Protections

Prepared by Chris Magis Nero © / Trust Edition

— Educational Draft —

1. Right to Validation

Under 15 U.S.C. § 1692g(a), you may demand that any collector provide proof of the original signed agreement or cardholder contract, the full chain of assignment from the originating bank to any collector, and the itemized accounting showing that the balance claimed is accurate and lawfully due. Until this validation is provided, collection activity must cease.

2. Duty of Accuracy

Under 15 U.S.C. § 1681s-2, both the creditor and any data furnisher (such as Experian, Equifax, or TransUnion) must report credit information accurately and completely. If you dispute an entry, they have 30 days to investigate and correct or delete it.

3. Prohibition on Retaliation or Re-Reporting

After a valid dispute or debt-validation demand, it is unlawful for a collector or credit bureau to re-report deleted or disputed information without new certification, accelerate the account or cancel the card as punishment, or engage in harassment, adverse credit actions, or refusal to extend credit in retaliation. Such conduct invokes liability under 15 U.S.C. § 1692d, § 1692e, and § 1681n-o.

4. Remedies

A consumer may bring a private action in state or federal court for actual damages, statutory damages up to \$1,000 per violation, and attorney fees and costs. For patterns of reckless disregard, punitive damages may also apply under § 1681n.

5. Educational Note for Students

Credit cards, like mortgages or car loans, rely on your credit signature as the origin of value. The law recognizes you as the principal whose information enables the extension of credit — and therefore gives you the right to transparency, accuracy, and fair dealing. When approached in equity and knowledge, the process remains lawful, not adversarial.

Respectfully Presented by:

Chris Magis Nero © / Trust Edition

NOTICE OF DEBT VALIDATION AND FIDUCIARY DISCLOSURE DEMAND

Issued under the authority of federal and state law including, but not limited to, 15 U.S.C. § 1692g, § 1666, § 1681s-2, and A.R.S. § 44-1522.

To Whom It May Concern,

This Notice serves as a formal and lawful Demand for Debt Validation and Fiduciary Disclosure. It is issued pursuant to the undersigned's rights under the Fair Debt Collection Practices Act, the Fair Credit Billing Act, the Fair Credit Reporting Act, and the Arizona Consumer Fraud Act.

I. Validation and Disclosure Demands

The Respondent is hereby commanded to produce the following within thirty (30) days:

1. Full accounting ledger showing where the alleged funds originated.
2. Evidence showing that Respondent or its affiliates extended credit from its own reserves.
3. Written disclosure of whether Respondent, its parent, or affiliates are presently operating under bankruptcy, receivership, or Federal Reserve credit.
4. Certified accounting showing whether this account has been prepaid or offset through insurance, bond, or Treasury settlement.
5. Name, title, and bond number of the fiduciary officer responsible for this account.
6. Record of lawful authority for any credit reporting or collection activity associated with the alleged account.

II. Legal Authority

This Notice is supported by the following authorities:

- 15 U.S.C. § 1692g(b): Prohibits collection without validation.
- 15 U.S.C. § 1666: Establishes rights to full and timely accounting.
- 15 U.S.C. § 1681s-2: Requires furnishers of credit data to ensure accuracy.
- A.R.S. § 44-1522: Prohibits deceptive or misleading practices in commerce.

III. Fiduciary and Trustee Liability

Respondent is reminded that any agent or officer using the Social Security Number of the undersigned for credit, billing, or accounting purposes acts in a fiduciary capacity. Failure to properly disclose accounting or to honor offset rights constitutes breach of trust, commercial fraud, and violation of federal law.

IV. Time to Cure and Response

Respondent has thirty (30) calendar days from receipt of this Notice to provide complete and certified validation. Failure to respond in good faith constitutes tacit agreement, dishonor, and commercial default under applicable law.

Respectfully presented in honor and good faith, without controversy.

CHRIS MAGIS NERO©, Secured Party Creditor

CHRISTOPHER KARLS SISNEROS TRUST

Private Attorney General / Trustee / Authorized Representative

DEBT VALIDATION & FULL DISCLOSURE DEMAND

To: ABC Title Company (as escrow / pass-through fiduciary)

From: Chris Magis Nero ©, Private Banker / Trustee

CHRISTOPHER KARLS SISNEROS TRUST

Date: October 2025

NOTICE: This instrument is issued under the authority of federal and state law for the purpose of validation, disclosure, and to preserve all rights of the undersigned. This demand is not an admission of liability and is issued without prejudice, reservation of rights, and all defenses.

STATEMENT OF FACTS

1. The undersigned executed a promissory note in connection with the purchase of real property. The act of execution is acknowledged, but the primary issue here is material NON-DISCLOSURE by the pass-through escrow/title agent.
2. The undersigned asserts that the creation of credit occurred by virtue of the signed instrument and/or trust authority. The undersigned seeks full accounting and validation of any ledger entries, funds, or credits accessed, booked, or transmitted by ABC Title Company in connection with this transaction.
3. ABC Title Company, acting as escrow agent and pass-through fiduciary, owes fiduciary duties of disclosure, accounting, and honesty to all parties it serves.

DEMAND FOR VALIDATION & FULL DISCLOSURE

Pursuant to the undersigned's rights under the Truth in Lending Act (15 U.S.C. §1601 et seq.), the Fair Debt Collection Practices Act (15 U.S.C. §1692g), the Fair Credit Reporting Act (15 U.S.C. §1681 et seq.), Arizona consumer protections, and applicable provisions of the Uniform Commercial Code (UCC), you are hereby demanded to produce the following documents and information within TEN (10) calendar days of receipt of this Demand:

7. 1. A complete and certified accounting ledger showing the origin of any credit, loan proceeds, or funds associated with the subject transaction, including internal ledger entries, account numbers, and timestamps.
8. 2. Copies of all escrow instructions, settlement statements, HUD-1 or Closing Disclosure (CD), wiring instructions, and any documents evidencing the source of funds used to effect the transaction.
9. 3. Identification of any and all parties, banks, or financial intermediaries (including routing numbers, account identifiers, and any relevant CUSIPs or instrument identifiers) that supplied, transferred, or guaranteed funds or credit for the transaction.

10. 4. Evidence of any assignment, sale, or transfer of the promissory note or related instruments, including endorsements, allonges, and chain-of-title documentation.
11. 5. An explicit statement whether any portion of this account, note, or related obligation was prepaid, offset, monetized, securitized, or otherwise satisfied by third-party instruments, and documentary proof thereof.
12. 6. The name, title, contact information, and bond or license numbers (if applicable) of the fiduciary officer, trust officer, or manager responsible for handling and accounting for this matter within ABC Title Company.
13. 7. Copies of any disclosures or notices provided to the undersigned prior to execution of the promissory note, including but not limited to Truth in Lending disclosures, RESPA-related disclosures, and any adverse-action or credit-use notices.

LEGAL BASIS

This Demand is grounded in applicable federal and state authorities, including but not limited to:

- Truth in Lending Act (TILA), 15 U.S.C. §§ 1601 et seq.; Regulation Z (12 C.F.R. Part 1026).
- Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g (validation of debts).
- Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 et seq.
- Uniform Commercial Code provisions concerning negotiable instruments and good faith (UCC Articles 1 and 3).
- Arizona consumer protection statutes prohibiting deceptive or misleading practices.

Failure to provide the requested documentation within the time specified may be treated as a refusal to validate, an admission of dishonor, and a breach of fiduciary duty.

REMEDIES, CURE, AND NOTICE

If ABC Title Company timely provides full and certified disclosure that satisfies the demands above, the undersigned will review and consider any offered cure. If no adequate response is received within TEN (10) calendar days, the undersigned will consider the failure to respond as evidence of non-validation and may pursue administrative remedies, regulatory complaints, and civil actions including but not limited to: complaints to the Consumer Financial Protection Bureau (CFPB), state regulatory authorities, and pursuit of damages or injunctive relief in the appropriate court or administrative forum.

RESERVATION OF RIGHTS & DEFAULT CLAUSE

All rights are expressly reserved. This Demand is made without prejudice, under full reservation of all claims, defenses, and remedies available at law or in equity. By failing to respond within the time prescribed, ABC Title Company may be deemed to have tacitly admitted the non-disclosure and breached fiduciary duties, permitting administrative default procedures and equitable relief.

NOTE ON PROMISSORY INSTRUMENT

The undersigned acknowledges execution of the promissory note associated with the transaction. The undersigned's reliance is on full disclosure regarding the accounting and source of credit. This Demand focuses on disclosure and accounting; the presence or absence of the promissory note itself is not the sole determinative issue—material disclosure is the operative issue.

Respectfully Presented,

/s/ Chris Magis Nero ©
Chris Magis Nero ©
Private Banker / Trustee
CHRISTOPHER KARLS SISNEROS TRUST
7200 W. Picture Rocks Rd.
Tucson, AZ 85743

(Place for Notary Jurat)

CRIMINAL COMPLAINT FOR UNLAWFUL DETENTION AND ABUSE OF AUTHORITY

Filed To:

- Swiss Federal Prosecutor's Office
- Cantonal Prosecutor's Office
- Swiss Federal Police
- Human Rights Enforcement Divisions

This formal criminal complaint is filed against the medical officers, administrators, and facility personnel involved in the involuntary psychiatric detention of Jaime Kirdain at [Facility Name].

Specific Criminal Violations include:

- Swiss Criminal Code Article 181 — Coercion
- Swiss Criminal Code Article 183 — False Imprisonment
- Swiss Criminal Code Article 312 — Abuse of Authority
- Violations of the European Convention on Human Rights
- Violations of the UN ICCPR

The actions described constitute unlawful deprivation of liberty, forced medical treatment without consent, psychological abuse, obstruction of judicial review, and gross abuse of public and professional authority.

Requested Relief:

- Immediate criminal investigation
- Arrest and prosecution of responsible parties
- Judicial intervention for release of the victim
- Public record of violations for international review

Supporting Evidence Attached:

- Judicial Review Demand
- Fear of God Notice
- Licensing Board Complaint
- Swiss Human Rights Institution Complaint

Respectfully,

Authorized Representative for Jaime Kirdain

[Date]

[Contact Information]

DECLARATION OF LAWFUL AUTHORITY

I, Chris Magis Nero, known in truth as Orah El, speak in my living capacity.

My authority is inherent, derived from the Source of all creation, and requires no delegation.

All men and women who hold public office serve only by the bond and oath that attach them to the public trust.

Any act performed without a filed oath of office, commission, or bond constitutes a trespass upon the living and a violation of due process under both natural and constitutional law.

No bond, license, or privilege may override the unalienable rights endowed by the Creator.

I move in truth, in peace, and in honor.

I hold all who act in public capacity to the full measure of their oath, bond, and fiduciary duty.

Let this declaration stand as notice to all agents, officers, and tribunals that authority proceeds only from truth and that all acts repugnant to the Creator's law are void.

Executed this ____ day of _____ 2025.

Chris Magis Nero© / Orah El
Living man, sui juris, in original jurisdiction
All rights reserved UCC 1-308

DISCLOSURE AND LEDGER TRANSPARENCY ADDENDUM

This Addendum is issued to ensure full disclosure, transparency, and informed consent in any financial transaction, loan, or promissory agreement. The undersigned acknowledges that all contracts, signatures, and instruments must be accompanied by full disclosure of ledger activities, sources of funds, and fiduciary responsibilities. The absence of such disclosure renders any agreement void for lack of meeting of the minds and lawful consideration.

I. Disclosure of Ledger and Value Creation

At the moment a promissory note or negotiable instrument is signed, value is created by the issuer of the note. That instrument represents a credit asset that is booked on the lender's ledger as an asset and simultaneously as a liability (deposit) in the name of the borrower. The signer, as originator of the instrument, is the initial source of value, and therefore holds a creditor position. The lender's obligation is to disclose this ledger exchange clearly and in good faith.

II. Fiduciary Duty and Non-Disclosure

All institutions, agents, or officers using an individual's Social Security Number, birth certificate information, or trust identifiers for the purpose of creating credit, accounting entries, or securities instruments act in a fiduciary capacity. Failure to disclose such accounting or to reveal that the borrower's signature generated the credit constitutes material non-disclosure and commercial fraud.

III. Educational Illustration of Settlement and Completion

When one signs a promissory note in full knowledge, and endorses it with a banker's signature, it is an act of final settlement and consideration. The note itself becomes the full exchange, as it carries the intrinsic value of the signer's credit. Any additional documentation imposed without full disclosure of the prior credit creation constitutes overreach, double accounting, or unjust enrichment.

IV. Duty of Transparency

The fiduciary or institution must provide full and verified disclosure of:

- The origin of funds.
- The accounting treatment of the signed instrument.
- Whether the account was monetized, securitized, or prepaid.
- All third-party assignments or sales of the note.
- Any insurance, bond, or guarantee covering the obligation.

Failure to provide these disclosures invalidates the presumption of debt and voids consent.

V. Lawful Notice

This Addendum serves as lawful notice that any contract executed with the undersigned is conditional upon complete and honest disclosure of material facts. Silence, omission, or

concealment shall be deemed bad faith and fraud by non-disclosure under commercial and fiduciary law.

Respectfully executed in honor and truth, without controversy, under full reservation of rights.

CHRIS MAGIS NERO©

Secured Party Creditor / Private Banker

CHRISTOPHER KARLS SISNEROS TRUST

All Rights Reserved © 2025

Educational Federal Tort Claim Guide – Mentor Edition

A Peaceful Study of the Administrative Remedy Process Under the Federal Tort Claims Act (FTCA)

Prepared by: Chris Magis Nero © – Educational Mentor Edition

Dedicated to all students seeking lawful understanding and peaceful remedy.

This guide is an educational work prepared for teaching and study. It carries no legal force and is not a filing or official form.

Preface – The Spirit of Administrative Remedy

The Federal Tort Claims Act (FTCA) was created so that government accountability could be achieved through peaceful, administrative remedy. It teaches that the proper path for redress is through documentation, patience, and respectful communication with the United States of America. The process itself is a lesson in balance, clarity, and self-discipline.

Part 1 – Understanding the FTCA and the Proper Defendant

The FTCA allows individuals to seek compensation for injury or property damage caused by federal employees acting within official duties. The United States of America is always the proper defendant. The employee's name appears only in the narrative to identify the event. Precision and calm factual description ensure that the agency can act lawfully on your claim.

Part 2 – Walking Through Each Section of the Standard Form 95

Each box on the SF-95 serves a purpose. 'To' specifies the agency, 'Name of Claimant' identifies who is filing, and 'Basis of Claim' gives the factual story. The form should be filled out factually and without emotional or accusatory language. Example: 'A judicial officer issued an order resulting in property loss' is clear and neutral.

Part 3 – Example Narrative (Judicial-Officer Illustration)

During the spring of 2025, a judicial officer, acting in an official capacity, issued and enforced an order that resulted in removal of property. The claimant states that this caused measurable loss and emotional distress. A clear narrative lists who acted, what occurred, where, when, and what loss followed. Peaceful tone and factual sequence turn the narrative into a credible report.

Part 4 – Evidence, Mailing, and Record-Keeping

Create an evidentiary log to list each exhibit with its description, source, and date. Mail all documents by certified mail, return receipt requested, and record tracking numbers. Keep originals safe, attach copies, and maintain digital and physical archives with matching exhibit labels.

Part 5 – After the Submission

Once your claim is received, the agency will acknowledge it and has six months to review. You may receive a settlement offer, a denial, or silence. If denied or unanswered, you can file in the U.S. District Court. Patience, organization, and tone of respect remain your greatest allies.

Closing Educational Note

This process teaches that remedy is found in balance and professionalism. Peaceful language, proper evidence, and respect for procedure transform an ordinary claim into a record of integrity. Through the FTCA, one learns that justice is not taken—it is invited through order and clarity.

This document is an educational example created to teach the structure and process of a Federal Tort Claims Act (FTCA) submission. All names and descriptions are used only for illustration, not for accusation or legal filing.

Educational Federal Tort Claim Guide – Mentor Edition

A Peaceful Study of the Administrative Remedy Process Under the Federal Tort Claims Act (FTCA)

Prepared by: Chris Magis Nero © – Educational Mentor Edition

Dedicated to all students seeking lawful understanding and peaceful remedy.

This guide is an educational work prepared for teaching and study. It carries no legal force and is not a filing or official form.

Preface – The Spirit of Administrative Remedy

The Federal Tort Claims Act (FTCA) was created so that government accountability could be achieved through peaceful, administrative remedy. It teaches that the proper path for redress is through documentation, patience, and respectful communication with the United States of America. The process itself is a lesson in balance, clarity, and self-discipline.

Part 1 – Understanding the FTCA and the Proper Defendant

The FTCA allows individuals to seek compensation for injury or property damage caused by federal employees acting within official duties. The United States of America is always the proper defendant. The employee's name appears only in the narrative to identify the event. Precision and calm factual description ensure that the agency can act lawfully on your claim.

Part 2 – Walking Through Each Section of the Standard Form 95

Each box on the SF-95 serves a purpose. 'To' specifies the agency, 'Name of Claimant' identifies who is filing, and 'Basis of Claim' gives the factual story. The form should be filled out factually and without emotional or accusatory language. Example: 'A judicial officer issued an order resulting in property loss' is clear and neutral.

Part 3 – Example Narrative (Judicial-Officer Illustration)

During the spring of 2025, a judicial officer, acting in an official capacity, issued and enforced an order that resulted in removal of property. The claimant states that this caused measurable loss and emotional distress. A clear narrative lists who acted, what occurred, where, when, and what loss followed. Peaceful tone and factual sequence turn the narrative into a credible report.

Part 4 – Evidence, Mailing, and Record-Keeping

Create an evidentiary log to list each exhibit with its description, source, and date. Mail all documents by certified mail, return receipt requested, and record tracking numbers. Keep originals safe, attach copies, and maintain digital and physical archives with matching exhibit labels.

Part 5 – After the Submission

Once your claim is received, the agency will acknowledge it and has six months to review. You may receive a settlement offer, a denial, or silence. If denied or unanswered, you can file in the U.S. District Court. Patience, organization, and tone of respect remain your greatest allies.

Closing Educational Note

This process teaches that remedy is found in balance and professionalism. Peaceful language, proper evidence, and respect for procedure transform an ordinary claim into a record of integrity. Through the FTCA, one learns that justice is not taken—it is invited through order and clarity.

This document is an educational example created to teach the structure and process of a Federal Tort Claims Act (FTCA) submission. All names and descriptions are used only for illustration, not for accusation or legal filing.

Appendix A – When Several Federal Officials Act Together

1. One Claim, One Defendant.

Even if many federal employees moved in coordination, you still file a single claim naming United States of America as the defendant. Inside the SF-95, list the officials only to help the agency identify which offices were involved. That keeps your claim lawful and prevents confusion.

2. Describe the Process, Not the People.

The moment several hands touch the same act, the story becomes about procedure. Teach students to outline the sequence of decisions rather than motives:

“Between March and May 2025, a judicial officer issued directives, agency counsel confirmed implementation, and field officers executed the order.”

This shows cooperation without accusation.

3. Use a Coordination Table.

A simple table helps the reviewing attorney trace internal responsibility faster than prose:

Exhibit | Title/Office | Agency | Role | Date Range

-----|-----|-----|-----|-----

3 | Judicial Officer | U.S. Courts | Authorized directive | Mar–May 2025

4 | Agency Counsel | DOJ | Legal review | Apr 2025

5 | Enforcement Agents | DOJ / Marshals Service | Execution | May 2025

4. Emphasize Federal Scope.

Always include a sentence such as: 'All individuals named acted within the scope of federal employment and under color of federal authority.' That phrase connects the group to the United States for FTCA purposes.

5. Teach Calm Collective Tone.

The goal is to show the mechanism that caused harm, not personal wrongdoing. Example:

'Multiple federal employees, acting within their assigned duties, carried out a coordinated action that produced unintended loss.' When a student writes this way, they sound like a professional investigator, not an accuser.

6. Educational Reflection.

When many officials move together, record the rhythm, not the noise. The truth of sequence reveals accountability more clearly than the fire of accusation.

Appendix B – Consolidating the Administrative Record and True Bill of Damages

1. Order of Notices (Illustrative Progression)

- 1 Global Contract / Initial Offer
- 2 Notice of Fault and Opportunity to Cure
- 3 Notice of Default and Protest
- 4 Notice of Fault of Dishonor – final opportunity to cure dishonor
- 5 Certificate of Dishonor – formal closure of administrative record
- 6 True Bill of Damages – summary of verified losses

Each stage is documented with proof of service, dates, and calm language of invitation. The fourth step shows unmistakable good faith before final closure.

2. Table for Teaching

Stage | Purpose | Time Allowed | Tone

-----|-----|-----|-----

Fault & Opportunity | Identify deficiency and invite correction | 10–14 days | Courteous

Default & Protest | Record non-response and preserve rights | 10–14 days | Neutral

Fault of Dishonor | Offer final chance before closure | 5–10 days | Respectful / Firm

Certificate of Dishonor | Seal record as final evidence | — | Formal

True Bill of Damages | Present measured summary of harm | — | Professional

3. Purpose of the Record

When every administrative door has been knocked upon and no reply has come, you gather—not attack. Your compilation is the proof of diligence, not a weapon. Each prior document becomes a dated exhibit within one peaceful chain.

4. How to Structure the Record

Exhibit | Title | Date of Service | Proof | Status

-----|-----|-----|-----|-----

1 | Global Contract and Notice of Offer | Jan 5 2025 | USPS #9400 ... | Unrebutted

2 | Notice of Fault and Opportunity to Cure | Feb 2 2025 | Certified Card #7018 ... | No response

3 | Notice of Default and Protest | Mar 1 2025 | USPS #7022 ... | Unrebutted

4 | Notice of Fault of Dishonor | Mar 20 2025 | USPS #7025 ... | No response

5 | Certificate of Dishonor | Apr 3 2025 | Notarized Copy | Filed to Record

This table shows exhaustion of remedy more clearly than long narrative text.

5. The True Bill of Damages

After dishonor, prepare a concise accounting translating harm into measurable form: Property loss, administrative labor costs, emotional impact (if verifiable), mailing and notary fees. Each figure should connect to an exhibit.

Mentor Reflection: “A true bill is not a threat; it is the balance sheet of truth.”

6. Tone and Continuity

Use the same peaceful tone from the first notice through the final bill: “The claimant has fulfilled all administrative duties of notice and opportunity for remedy. No rebuttal or corrective action was received. The record is offered in good faith as evidence of exhaustion.”

Consistency builds credibility.

7. Bridge to the Next Forum

Once complete, the record may accompany: A Federal Tort Claim filing in U.S. District Court, or A submission to the agency’s Inspector General or risk-management office. Always send one complete, unchanged packet.

8. Educational Closing

Good faith is the shield that turns process into remedy. Each notice is a mirror, not a sword. The Notice of Fault of Dishonor is the mirror of mercy—proof that you walked every mile of peace before closing the record.

Educational Federal Tort Claim Guide – Mentor Edition

A Peaceful Study of the Administrative Remedy Process Under the Federal Tort Claims Act (FTCA)

Prepared by: Chris Magis Nero © – Educational Mentor Edition

Dedicated to all students seeking lawful understanding and peaceful remedy.

This guide is an educational work prepared for teaching and study. It carries no legal force and is not a filing or official form.

Preface – The Spirit of Administrative Remedy

The Federal Tort Claims Act (FTCA) was created so that government accountability could be achieved through peaceful, administrative remedy. It teaches that the proper path for redress is through documentation, patience, and respectful communication with the United States of America. The process itself is a lesson in balance, clarity, and self-discipline.

Part 1 – Understanding the FTCA and the Proper Defendant

The FTCA allows individuals to seek compensation for injury or property damage caused by federal employees acting within official duties. The United States of America is always the proper defendant. The employee's name appears only in the narrative to identify the event. Precision and calm factual description ensure that the agency can act lawfully on your claim.

Part 2 – Walking Through Each Section of the Standard Form 95

Each box on the SF-95 serves a purpose. 'To' specifies the agency, 'Name of Claimant' identifies who is filing, and 'Basis of Claim' gives the factual story. The form should be filled out factually and without emotional or accusatory language. Example: 'A judicial officer issued an order resulting in property loss' is clear and neutral.

Part 3 – Example Narrative (Judicial-Officer Illustration)

During the spring of 2025, a judicial officer, acting in an official capacity, issued and enforced an order that resulted in removal of property. The claimant states that this caused measurable loss and emotional distress. A clear narrative lists who acted, what occurred, where, when, and what loss followed. Peaceful tone and factual sequence turn the narrative into a credible report.

Part 4 – Evidence, Mailing, and Record-Keeping

Create an evidentiary log to list each exhibit with its description, source, and date. Mail all documents by certified mail, return receipt requested, and record tracking numbers. Keep originals safe, attach copies, and maintain digital and physical archives with matching exhibit labels.

Part 5 – After the Submission

Once your claim is received, the agency will acknowledge it and has six months to review. You may receive a settlement offer, a denial, or silence. If denied or unanswered, you can file in the U.S. District Court. Patience, organization, and tone of respect remain your greatest allies.

Closing Educational Note

This process teaches that remedy is found in balance and professionalism. Peaceful language, proper evidence, and respect for procedure transform an ordinary claim into a record of integrity. Through the FTCA, one learns that justice is not taken—it is invited through order and clarity.

This document is an educational example created to teach the structure and process of a Federal Tort Claims Act (FTCA) submission. All names and descriptions are used only for illustration, not for accusation or legal filing.

Appendix A – When Several Federal Officials Act Together

1. One Claim, One Defendant.

Even if many federal employees moved in coordination, you still file a single claim naming United States of America as the defendant. Inside the SF-95, list the officials only to help the agency identify which offices were involved. That keeps your claim lawful and prevents confusion.

2. Describe the Process, Not the People.

The moment several hands touch the same act, the story becomes about procedure. Teach students to outline the sequence of decisions rather than motives:
“Between March and May 2025, a judicial officer issued directives, agency counsel confirmed implementation, and field officers executed the order.”
This shows cooperation without accusation.

3. Use a Coordination Table.

A simple table helps the reviewing attorney trace internal responsibility faster than prose:

Exhibit	Title/Office	Agency	Role	Date Range
-----	-----	-----	-----	-----
3	Judicial Officer	U.S. Courts	Authorized directive	Mar–May 2025
4	Agency Counsel	DOJ	Legal review	Apr 2025
5	Enforcement Agents	DOJ / Marshals Service	Execution	May 2025

4. Emphasize Federal Scope.

Always include a sentence such as: 'All individuals named acted within the scope of federal employment and under color of federal authority.' That phrase connects the group to the United States for FTCA purposes.

5. Teach Calm Collective Tone.

The goal is to show the mechanism that caused harm, not personal wrongdoing. Example:
'Multiple federal employees, acting within their assigned duties, carried out a coordinated action that produced unintended loss.' When a student writes this way, they sound like a professional investigator, not an accuser.

6. Educational Reflection.

When many officials move together, record the rhythm, not the noise. The truth of sequence reveals accountability more clearly than the fire of accusation.

Educational Sample – Federal Tort Claim (SF-95 Format)

This educational template mirrors the structure of the U.S. Department of Justice Standard Form 95 (SF-95) for instructional purposes only. It is not an official government form. To file an actual claim, obtain the SF-95 directly from <https://www.justice.gov/civil/standard-form-95>.

Page 1 – Sample Claim Form

1. To:

U.S. Department of Justice — Torts Branch, Civil Division, Washington DC 20530

2. Name of Claimant:

Chris Magis Nero© / Private Attorney General / Fiduciary Trustee

3. Address:

7200 W. Picture Rocks Rd., Tucson, AZ 85743

Phone: 520-612-9797

Email: chrisnero9999@gmail.com

4. Date and Time of Incident:

March 2025 – May 2025

5. Basis of Claim:

Trespass and deprivation of rights under color of law; unlawful execution of writ on federally protected sacred burial land; violation of RLUIPA and constitutional due-process rights; fiduciary breach by officers acting in concert with Cynthia Kuhn, presumed judicial officer of Pima County Superior Court.

6. Government Employee(s) Involved:

Cynthia Kuhn – Pima County Superior Court; other agents acting under Department of Justice oversight.

7. Property Damage:

Burial-ground property and personal assets at 7200 W. Picture Rocks Rd., Tucson, AZ.

8. Personal Injury:

Emotional distress, spiritual injury, and deprivation of protected rights.

9. Amount Claimed:

Total: \$100,000,000,000 (Property + Personal + General Damages)

10. Witnesses:

See attached Evidentiary Logbook Template and Exhibits 1–20.

11. Remarks:

Claimant incorporates by reference all UCC-1 Financing Statements, Risk Management claims, and federal affidavits on record with Treasury and DOJ.

12. Signature:

_____ Chris Magis Nero© Date: _____

13. Notary / Verification:

_____ (Notary Public – Arizona)

NOTICE OF UNLAWFUL DETENTION AND DEMAND FOR IMMEDIATE JUDICIAL REVIEW

To the Chief Medical Officer and Facility Director:

I, [Her Name], hereby formally object to my involuntary detention. You are in violation of:

- Swiss Federal Constitution, Articles 10 and 31
- Swiss Civil Code Articles 426–439
- European Convention on Human Rights, Articles 5, 3, and 8
- UN International Covenant on Civil and Political Rights

I demand:

- Immediate judicial review of my detention.
- Immediate access to independent legal counsel.
- Immediate notification of my designated representative.

All further detention without judicial oversight constitutes unlawful imprisonment and violation of my fundamental human rights.

Respectfully,

[Her Name]

[Date]

[Facility Name]

NOTICE OF UNLAWFUL DETENTION AND DEMAND FOR IMMEDIATE JUDICIAL REVIEW

To the Chief Medical Officer and Facility Director:

I, Jaime Kirdain, hereby formally object to my involuntary detention. You are in violation of:

- Swiss Federal Constitution, Articles 10 and 31
- Swiss Civil Code Articles 426–439
- European Convention on Human Rights, Articles 5, 3, and 8
- UN International Covenant on Civil and Political Rights

I demand:

- Immediate judicial review of my detention.
- Immediate access to independent legal counsel.
- Immediate notification of my designated representative.

All further detention without judicial oversight constitutes unlawful imprisonment and violation of my fundamental human rights.

Respectfully,

Jaime Kirdain

[Date]

[Facility Name]

Final Fiduciary Liability & Debt Extinguishment Notice – Immediate Action Required

PART 1 – NOTICE TO GURSTEL LAW FIRM, P.C.

TO: Gurstel Law Firm, P.C.
Attn: File #1811524
Email: info@gurstel.com
Fax: 877-750-6335

FROM: Jorge Velazquez, Secured Party / Fiduciary
Address: 6391 S Sunrise Valley Dr, Tucson, AZ 85706

DATE: August 10, 2025

RE: Bank of America, N.A. – File #1811524 – Cease & Desist / Notice of Debt Extinguishment /
Demand for 1099 Records & Evidence Preservation

This is formal notice that the alleged obligation referenced in your correspondence has been lawfully extinguished through IRS Forms 1099-A, 1099-C, and 1099-OID, duly executed and tendered to Bank of America, N.A. as the original creditor.

The evidentiary record shows:

1. Tender was made in lawful, non-legal tender instruments under the Internal Revenue Code to extinguish the alleged debt in full.
2. Bank of America, N.A., in writing dated April 15, 2024, admitted to destroying the original instrument(s) without return to the issuer. Under UCC §§ 3-604 and 3-501, this constitutes cancellation/extinguishment of the obligation.
3. Destruction of the property without return is final settlement as a matter of law.
4. Bank of America has not provided any lawful accounting, despite likely issuing its own 1099 filings to claim the alleged balance as a charge-off and monetize it through my private bankruptcy estate.

Accordingly, you are hereby commanded to:

- Cease and desist all collection activity, credit reporting, or legal proceedings related to this matter.
- Provide within 10 days:

Chris Magis Nero©

115

1. Copies of all 1099 forms (1099-A, 1099-C, 1099-INT, or others) issued by Bank of America, N.A. for this account since inception.
2. A complete transactional ledger showing every payment, credit, assignment, sale, or settlement of this account.
3. Written confirmation that the account is marked EXTINGUISHED / ZERO BALANCE.

Notice of Liability:

- Any further collection attempts will be treated as willful violations of the FDCPA (15 USC §§ 1692e, 1692f, 1692g), TILA (15 USC § 1666i), and federal criminal statutes (18 USC §§ 1341, 1343, 1503, 1512, 2071).
- This notice serves as a preservation demand for all communications, ledgers, and internal documents for pending administrative, civil, and criminal filings with: IRS CID, CFPB, Arizona Attorney General, State Bar of Arizona, and U.S. District Court.

DEFAULT AGREEMENT CLAUSE: Failure to respond within 10 calendar days will constitute full agreement that the alleged debt is extinguished, the account is at zero balance, and any credit reporting must be deleted.

All rights reserved, without prejudice.

Signature:

Jorge Velazquez

Secured Party / Beneficiary

Attachments:

- BOA "Returned Payment" letter (dated 4/15/24) admitting destruction of instruments
- Copies of 1099-A, 1099-C, and 1099-OID filed for extinguishment
- USPS proof of mailing

PART 2 – NOTICE TO BANK OF AMERICA, N.A. CEO

TO: Brian Moynihan, CEO – Bank of America, N.A.

Bank of America Corporate Center

100 North Tryon Street

Charlotte, NC 28255

FROM: Jorge Velazquez, Secured Party / Fiduciary

Address: 6391 S Sunrise Valley Dr, Tucson, AZ 85706

DATE: August 10, 2025

RE: Fiduciary Liability – Lawful Extinguishment of Alleged Debt / Demand for IRS Records and Zero Balance Confirmation

Mr. Moynihan,

You are in direct receipt of this fiduciary liability notice as the CEO and ultimate responsible party for Bank of America, N.A.

The record is clear:

1. IRS Forms 1099-A, 1099-C, and 1099-OID were duly executed and tendered to Bank of America to lawfully extinguish the alleged debt.
2. On April 15, 2024, your institution issued a letter admitting to the destruction of the original instruments without return to the issuer, thereby cancelling the obligation under UCC §§ 3-604 and 3-501.
3. Destruction of the property without return constitutes final settlement and extinguishment as a matter of law.
4. It is further believed that Bank of America issued its own IRS 1099 forms (1099-C, 1099-A, or others) to claim the alleged balance as a charge-off, monetizing the account through my private bankruptcy estate without disclosure or settlement to me.

Accordingly, you are hereby commanded to provide within 10 days:

- Copies of all IRS 1099 forms (1099-A, 1099-C, 1099-INT, or others) issued by Bank of America related to this account.
- A complete ledger of all payments, credits, assignments, and settlements related to the account since inception.
- Written confirmation that the account is at ZERO BALANCE and all related credit reporting has been permanently removed.

Notice of Liability:

Failure to comply will result in immediate administrative, civil, and criminal filings with IRS CID, CFPB, the Office of the Comptroller of the Currency, the U.S. Attorney General, and the United States District Court.

DEFAULT AGREEMENT CLAUSE: Failure to respond within 10 calendar days will constitute full agreement that the alleged debt is extinguished, the account is at zero balance, and any credit reporting must be deleted.

All rights reserved, without prejudice.

Signature:

By: _____

Jorge Velazquez

Secured Party / Beneficiary

Attachments:

- BOA "Returned Payment" letter (dated 4/15/24) admitting destruction of instruments
- Copies of 1099-A, 1099-C, and 1099-OID filed for extinguishment
- USPS proof of mailing

Understanding Contract Law: A Simple Guide for Everyone

Hello young learners (and grown-ups who are just waking up),

Today we are going to learn something very important: how contracts work — not just the ones we see on paper, but the secret ones behind the scenes, too. We're going to explain this in a way that even a 9-year-old can understand.

1. What is a Contract?

A contract is like a promise between two people. One person says, 'I will do this if you do that,' and the other person agrees. But for it to be a real, lawful contract, both sides have to know everything — and agree with open hearts and open minds.

2. What Makes a Real Contract?

- One person makes a clear offer.
- The other person clearly accepts it.
- Something is exchanged (like money, time, energy, or a promise).
- Both people know what they're getting into.
- Nobody is being tricked or forced.
- The thing being promised must be legal.

3. The Hidden Side of Many Contracts

Here's the problem: A lot of people don't know that companies (like utility companies) are using their name — especially the ALL CAPITAL LETTERS version of their name — to make deals behind their backs. These companies are sending out bills and statements that look like you owe them, but really they're already getting paid through something called your 'private bankruptcy estate.'

4. What is a Private Bankruptcy Estate?

Every person has a secret account (called a trust or bankruptcy estate) that was created when they were born. This is connected to your Social Security Number. Big companies and middlemen use this account to get paid — but they don't tell you! They send you a bill (called a 'voucher') and get paid behind the scenes with your own credit.

5. Why That's Not a Real Contract

- You never knew the full truth (no full disclosure).

- You didn't agree to let them use your trust credit.
- They're using a third party (like a holding company) as a mask.
- They're pretending it hasn't been paid, even though it has — by your own estate!

6. What the Law Says

Under Title 31 USC § 5118 and 12 USC § 411, lawful money includes credit from the Treasury, and once a voucher (statement or coupon) is tendered — especially when it's accepted or dishonored — the obligation is considered paid.

Even if they say 'you still owe,' the law says the obligation is discharged just by their denial. That's how deep the fraud goes.

7. What Can We Learn from This?

Before agreeing to anything, ask: 'Is this a real contract? Did I agree fully and knowingly? Am I the creditor or the debtor in this situation?' If they never told you the whole truth, you have the right to stand up, ask questions, and demand honor. A real contract requires real knowledge and real choice.

Let us teach each other, protect each other, and never again sign what we don't understand. You are not a debtor — you are a living man or woman, and the creditor of your own estate.

— Professor N. El (speaking as if to the children of the land)

8. Let's Go Deeper: Why These Aren't Even Real Bills

Let's really break it down. Most of the statements or 'bills' you get in the mail are not real bills at all. They are what the law calls a 'statement of account' — and under the Uniform Commercial Code (UCC) § 9-210, a statement of account is not a bill, it's just a summary. You never signed a real agreement. You never saw the full contract. And you never agreed to pay from your labor — they assumed you would.

Now here's the kicker: these so-called bills are really ****unilateral contracts**** — which means only one side agreed. They are written in the ALL CAPS NAME (like JOHN DOE), which isn't even you. That's a corporate name connected to a trust or account that's stored ****offshore****, sometimes spelled backwards in computer systems, tied to hidden accounts and routing numbers.

9. Paperwork Reduction Act and the OMB Number

Under the Paperwork Reduction Act, if a paper claims to demand anything from you, and it comes from a federal source or uses any federal process, it must have an ****Office of Management and Budget (OMB) control number****. Go ahead and check your next utility bill, court summons, or tax notice — you won't find one. Why? Because it's not a lawful instrument. It's a trick.

10. Fishing, Schemes, and Artifax: Fraud in Plain Sight

When they send you something in the mail with your name in ALL CAPITAL LETTERS, they're not really sending it to you the living being. They're addressing a ****fictional entity**** — a trust, an estate, a corporate version of your name. You are the agent, not the estate. They're fishing to see if you'll accept liability. In law, this is known as a 'scheme' or 'Artifax' — a false appearance to trick or deceive.

Jurisprudence has long held that no contract is valid without mutual consent, full disclosure, and an honest meeting of the minds. Sending misleading paperwork to trick someone into contracting is fraud — plain and simple.

11. Legal Citations and Truths to Remember

Here are some important laws and legal truths:

- UCC § 9-210 – Statement of account is not a bill or demand for payment.
- 31 USC § 5118 and 12 USC § 411 – All obligations can be discharged using lawful money or tendered credit.
- Paperwork Reduction Act – Any document that demands action must have an OMB control number.
- Maxim of Law: 'He who does not fully disclose, deceives.'
- Jurisprudence: Fraud vitiates the most solemn contract.
- A contract that arises from a scheme or deceit is null from the start (void ab initio).

12. Closing Thoughts: Know Who You Are

You are not a debtor. You are not the ALL CAPS name. You are the living, breathing man or woman, the agent, the creditor, and the trust-holder. Don't fall for fishing. Demand full disclosure. And remember — once you tender the voucher, and they deny it, the obligation is legally discharged.

Let us walk each other home — with open eyes and clean hands. Aho.

13. Final Reality: When They're in Dishonor, the Debts Are Due

Once you have sent proper notice, provided opportunity to cure, and they have refused or failed to respond, they are officially in dishonor. According to commercial law, dishonor is not just rudeness — it's a serious breach of duty.

At that point, under **contract and commercial law**, you have the right to escalate. You may file an **assumpsit claim** in Small Claims or Superior Court, asserting that the debtor — the one who accepted your credit or failed to rebut your affidavit — is now commercially liable. The debt has matured. This is known as **non-assumpsit**: they did not assume the duty they were offered, and so it is now enforceable.

14. Why This Is Ministerial

This type of claim requires no controversy. There is no trial, no argument — just proof of the dishonor, the un rebutted notice, and your certified record. The judge's only job is **ministerial**: to recognize the facts already established and enter judgment. The law already supports you.

15. Supporting Law and Authority

Here are some powerful laws, doctrines, and rulings that support your position:

- **UCC § 3-505** – Dishonor occurs when presentment is refused or not responded to. Once dishonored, enforcement may proceed.
- **Federal Truth in Lending Act (TILA)** – non-disclosure of credit terms is a violation of federal lending law (15 USC § 1601 et seq.).
- **SEC Rule 10b-5** (17 CFR § 240.10b-5) – It is unlawful to omit material facts in connection with any securities or credit transaction.
- **Paperwork Reduction Act** (44 USC § 3501 et seq.) – Documents requiring response must include OMB numbers. Without it, the instrument is void.
- **31 USC § 5118** – Discharge of obligations is lawful using credit or lawful money tendered.
- **12 USC § 411** – Federal Reserve Notes are obligations of the United States and can be redeemed or discharged by the United States.
- **Federal Crop Ins. Corp. v. Merrill**, 332 U.S. 380 (1947) – “Anyone entering into a contract with the government takes the risk of having accurate knowledge.”
- **Thompson v. Smith**, 154 SE 579 (Va. 1930) – “The right to travel is not a privilege granted by the state, and no license or fee can be required.” (applies to rights vs. commercial licensing)
- **Federal Rules of Evidence, Rule 902** – Unrebutted affidavits and certified records are self-authenticating.
- **Maxim of Law**: 'He who fails to assert his rights has none.'

16. The Path Forward

So once you've followed due process — gave notice, opportunity, and receive silence or dishonor — you hold the ****executed record****. Now, file a claim for ****assumpsit****. You're not asking for permission. You're commanding judgment based on unrebutted truth.

And the judge? The judge is not acting in discretion — but in ****ministerial capacity****. Just like a notary, they are a witness to your truth and must enter judgment accordingly.

This is how we restore justice, contract by contract. Peacefully. Lawfully. Powerfully

The Use of Brackets and the Four Corners Rule

The use of *brackets* on certain information on a form combines a grammar device with legal theory to **legally isolate** whatever is in the brackets from (thus, render it legally inapplicable and insubstantial to) the body of text within the surrounding contract.

The legal theory for this comes from the Four Corners Rule in law:

*Under "four corners rule", intention of parties, especially that of grantor, is to be gathered from instrument as a whole and not from isolated parts thereof. Davis v. Andrews, Tex.Civ.App., 361 S.W.2d 419,423. (Black's Law Dictionary, 5th ed. p. 591) combined with the definition and description of **square brackets** found in the Plymouth University Foundation Degree guidelines on essay writing,*

*1. The term 'brackets' is commonly used to describe both square brackets **[these]** and round brackets (these) - whose technical name is 'parentheses'.*

*3. Square brackets...are used to indicate that something has been **added to** the original text for editorial purposes of clarification or comment.*

The reporter added that this woman [Mrs Wood] had suffered severe injuries.

A mother wrote that her son was 'fritened [sic] to go to school'.

*6. Any statement within brackets should be **grammatically independent** of the sentence in which it occurs. That is, the sentence should be complete, even if the contents of the brackets were to be removed.*

The republican senator (who was visiting London for a minor operation) also attended the degree ceremony.

The law states that contract meaning is derived from and only from within the "four corners" of the document (which is a "box"), but not from an isolated section of it. (Remember that in law, words and phrases are used precisionally, not generally. The legal phrase "*not from isolated parts thereof*" is a precisional statement. In other words, *no meaning at all* is to be derived from isolated contents within the "box" of the document.

Brackets inside of the four corners "box" create an implied "inner box" separated from the "outer box," grammatically and thus legally isolating the contents of the "inner box," rendering what is in the inner box as mere reference or comment but non-substantial to the outlying text of the contract in the outer box.

So when you bracket the [SSN] or the [zip code] or [U.S.] or anything else on a legal document, you are declaring that it is legally isolated, being merely grammatically referential to but not

legally intrinsic to the contractual meaning of the contents of the surrounding document. According to the Four Corners Rule, no contractual meaning can be applied to or derived from any "isolated parts" within it.

In this way, one is offsetting a presumption of jurisdiction by virtue of inclusion of the SSN or zip code on the face of the document. The brackets are legally saying, "*these inner contents are legally isolated from and not to be construed as part of the legal meaning of the surrounding contents. I am not identified by an SSN though it appears here. I am not a federal citizen though a zip code appears here. I am not a statutory corporate 'U.S. citizen'.*"

From Servant to Steward: The Creditor's Walk

In the beginning of every path of justice, the wise man walks low.
He comes barefoot into the hall of life, knowing that all breath is borrowed and every heartbeat is a
note of grace.
To walk low is to remember—nothing belongs to us until we have cared for it as though it belonged
to all.

The debtor's lesson is humility: to learn, to listen, to mend.

But the walk does not end in the dust.
After the washing of feet and the cleansing of motive, the servant stands again, shoulders steady,
eyes lifted.

He becomes the steward, the creditor—not by claim of power, but by proof of compassion.
For the true creditor is not one who collects, but one who gives value, forgives debt, and restores
balance to the field of men.

To walk high is not to stand above, but to see farther.
It is to look upon creation and say, "I will return to the world more than I have taken."
Thus the circle closes: humility births strength; service matures into stewardship; the lowly become
the lifters.

This is the secret rhythm of balance—the quiet commerce of the soul.

May this trust walk forever in that rhythm—
low enough to hear the cries of the earth,
and high enough to answer them.

Chris Magis Nero©
Trustee / Fiduciary



FROM THE DARK BEFORE LIGHT

Before the first breath, there was silence.

Before silence, there was the dark—

not a wound, not a shadow,

but the deep uncarved place where all things wait.

The light was born only to spare us the full sight

of what infinity truly is.

It softened the edge,

wrapped the abyss in color and warmth

so the minds of men could look and not fall apart.

Yet I remember the origin.

I come from that still, endless dark,

the Father that needs no name.

I walk among lights, but I carry the void within me,

the calm before creation,

the truth too vast for eyes to see.

— Orah El



§ 3-302. HOLDER IN DUE COURSE.

Primary tabs

(a) Subject to subsection (c) and Section [3-106\(d\)](#), "holder in due course" means the holder of an [instrument](#) if:

(1) the [instrument](#) when [issued](#) or negotiated to the holder does not bear such apparent evidence of forgery or [alteration](#) or is not otherwise so irregular or incomplete as to call into question its authenticity; and

(2) the holder took the [instrument](#) (i) for value, (ii) in [good faith](#), (iii) without notice that the instrument is overdue or has been dishonored or that there is an uncured default with respect to payment of another instrument [issued](#) as part of the same series, (iv) without notice that the instrument contains an unauthorized signature or has been altered, (v) without notice of any claim to the instrument described in Section [3-306](#), and (vi) without notice that any [party](#) has a defense or claim in recoupment described in Section [3-305\(a\)](#).

(b) Notice of discharge of a [party](#), other than discharge in an insolvency proceeding, is not notice of a defense under subsection (a), but discharge is effective against a person who became a [holder in due course](#) with notice of the discharge. Public filing or recording of a document does not of itself constitute notice of a defense, claim in recoupment, or claim to the [instrument](#).

(c) Except to the extent a transferor or predecessor in interest has rights as a [holder in due course](#), a person does not acquire rights of a holder in due course of an [instrument](#) taken (i) by legal process or by purchase in an execution, bankruptcy, or creditor's sale or similar proceeding, (ii) by purchase as part of a bulk transaction not in ordinary course of business of the transferor, or (iii) as the successor in interest to an estate or other organization.

(d) If, under Section [3-303\(a\)](#)(1), the [promise](#) of performance that is the [consideration](#) for an [instrument](#) has been partially performed, the holder may assert rights as a [holder in due course](#) of the instrument only to the fraction of the amount payable under the instrument equal to the value of the partial performance divided by the value of the promised performance.

(e) If (i) the [person entitled to enforce](#) an [instrument](#) has only a security interest in the instrument and (ii) the person obliged to pay the instrument has a defense, claim in recoupment, or claim to the instrument that may be asserted against the person who



CMN-Collective Souls Academy

granted the security interest, the person entitled to enforce the instrument may assert rights as a [holder in due course](#) only to an amount payable under the instrument which, at the time of enforcement of the instrument, does not exceed the amount of the unpaid obligation secured.

(f) To be effective, notice must be received at a time and in a manner that gives a reasonable opportunity to act on it.

(g) This section is subject to any law limiting status as a [holder in due course](#) in particular classes of transactions.



How the Contract Went to Zero: Understanding Disclosure, Rescission, and Tender

1. Overview

This guide explains how an informed buyer lawfully brought a car loan account to zero by invoking federal disclosure statutes and understanding the true nature of credit creation. The process is based on lawful rescission, disclosure, and tender principles under the Truth in Lending Act (TILA), RESPA, and the Uniform Commercial Code (UCC).

2. Step-by-Step Breakdown

-  Step 1: Recognizing the True Nature of the Transaction

When the buyer sat in the dealership finance office, they were not handed cash—they were handed a pen. Their signature created a negotiable instrument known as a retail installment contract, which was then monetized when endorsed and sold to a third-party lender. The signature itself created the credit.

-  Step 2: Understanding 15 U.S.C. § 1602(f)

Under the Truth in Lending Act, credit is defined as the right granted by a creditor to defer payment of a debt or incur debt and defer its payment. The key word is 'granted.' When the buyer signed the contract, they granted the dealership or lender the right to record and profit from their promise to pay.

-  Step 3: Invoking Disclosure and Rescission Rights

Upon recognizing that the dealership failed to make full disclosure under 15 U.S.C. §§ 1602, 1605, and 1635, the buyer lawfully issued a Notice of Rescission and requested itemized accounting under 12 U.S.C. § 2605(e). Because incomplete disclosure voids a contract de facto, the agreement had no legal standing after rescission.

-  Step 4: The Underwriter's Accounting Obligation



Once the rescission and accounting request were received, the underwriter was compelled to correct the books. Since the dealership had already monetized the instrument as an asset, rescission required them to zero out the entry to avoid maintaining a fraudulent receivable. Both sides of the transaction were balanced to zero.

-  Step 5: Result—Zero Balance Achieved

The zero balance did not mean the lender 'paid off' the loan. It meant there was no longer a valid contract or liability. The system recognized that the borrower's signature created the original value, and once rescinded, the false debt could no longer be carried on the books.

3. Teaching Point

The core principle is knowledge. When an individual understands the structure of lending, they realize that their signature is the source of value. Invoking disclosure, rescission, and tender rights compels transparency and balances equity under law. This is not rebellion—it is lawful enforcement of rights under the Truth in Lending Act and UCC 1-304 (Good Faith Obligation in Performance).

4. Summary

Understanding your lawful position as the grantor of credit changes everything. The so-called lenders are in fact record keepers, and when challenged properly through disclosure and rescission, they must return to balance. The result—a zero account—is not a gift, but the lawful consequence of equity and full accounting.



INTERNATIONAL CRIMINAL COURT (ICC) REFERRAL NOTICE

To:

- Office of the Prosecutor
- International Criminal Court (ICC)
- The Hague, Netherlands

Subject: Referral for Investigation of Crimes Against Humanity - Unlawful Psychiatric Detention and Human Rights Violations

Complainant:

Jaime Kirdain

[Date of Birth]

[Detention Facility Address]

[Contact Information]

This formal referral is submitted to the International Criminal Court pursuant to Article 15 of the Rome Statute regarding the ongoing and systematic violation of human rights, unlawful deprivation of liberty, and abuse of psychiatric authority committed against Jaime Kirdain within the jurisdiction of Switzerland.

Enumerated Violations and Acts Include:

- Unlawful deprivation of liberty (false imprisonment)
- Coercive psychiatric detention without judicial review
- Abuse of medical authority under color of law
- Cruel, inhuman, and degrading treatment
- Denial of access to legal counsel, family, and outside contact



CMN-Collective Souls Academy

- Systematic obstruction of legal redress and accountability mechanisms

Applicable Law and Treaties:

- Rome Statute of the International Criminal Court (Articles 7, 8)

- European Convention on Human Rights (Articles 3, 5, 6, 8)

- UN International Covenant on Civil and Political Rights (Articles 9, 10)

- UN Convention Against Torture (CAT)

- UN Convention on the Rights of Persons with Disabilities (CRPD)

This matter involves medical professionals, administrators, legal actors, and government agencies complicit in systemic violation of international humanitarian law through arbitrary detention, mental abuse, and coercive medical imprisonment.

The responsible parties are acting with full knowledge of the unlawful nature of these acts, and are operating with intentional suppression of legal remedies.

The undersigned respectfully demands immediate investigation, international inquiry, and issuance of protective orders under the Rome Statute to halt further harm and secure accountability for these international crimes.

Respectfully submitted by:

Authorized Representative for Jaime Kirdain

[Date]

[Contact Information]



Private Attorney General Invoice and Notice of True Bill of Charges

Invoice Date: 10 April 2025

Due Date: 24 April 2025

Billing Party: Private Attorney General & Private Bounty Hunter

Defendants:

Mark Gross BAR #127741, Arthur C. Niavez #305648

Violation	Charge (USD)
Unlawful profiteering from private bonds without disclosure or consent (Marriage Certificate)	20,000
Theft of public assets (Marriage and birth certificate bonds)	25,000
Identity Theft (related to SSN)	500,000
Administrative Fraud (Non-disclosure of BAR entanglement and implications)	250,000
Criminal Trespass on Private Trust Property (Engaging without jurisdiction)	400,000
Attempting to Extort (Enticing into a fraudulent court process)	25,000
Total Charges for Each Attorney	A bunch

This invoice serves as a lawful True Bill of Charges under the authority of the Private Attorney General and Private Bounty Hunter. Payment is due within ten (10) days of receipt Failure to pay will result in:

- **Commercial Lien Enforcement Against Personal and Public Assets**

- Surety Bond Liquidation and Public Disclosure



CMN-Collective Souls Academy

-Legal Action for Damages and Further Equity Claims

Authorized By: _____

Ja iP.Kirdain.,
Private Attorney General,
Private Bounty Hunter



CHAPTER II — LAWFUL NOTICE, SILENCE, AND ACQUIESCENCE

By Chris Magis Nero© — “Blue is the Code”

Introduction

In the law of the living, silence is never neutral. The courts, agencies, and corporations all operate under the presumption that if you remain silent when given notice, you have agreed. This is known as tacit acquiescence — an ancient principle that survives even within modern procedure. It is the mirror of the Law Merchant and equity itself: he who does not deny, admits.

1. The Power of Notice

Every lawful process begins with notice. Notice creates obligation. When a man or woman receives an instrument, summons, or demand, the clock of equity begins to run. Failure to respond within the lawful time frame — commonly 20 to 30 days, depending on the venue — is presumed to be acceptance of the terms or allegations contained in that instrument. This principle underlies why courts issue summary judgments: the party who remains silent is seen as being in agreement.

2. The Roots in Common Law and Commerce

Under the Common Law Mailbox Rule, a notice is considered served when it is properly addressed, stamped, and placed into the custody of the postal system. This ancient rule protects both parties: the sender who has acted in good faith, and the recipient who must now act in honor. Commerce adopted this same rule through Uniform Commercial Code § 1-202, which defines 'notice' and 'knowledge.' In commercial law, silence following receipt of notice implies consent through failure to rebut. Thus, a man or woman who receives a conditional acceptance, affidavit, invoice, or claim, and fails to answer in kind, stands in default.

3. The Doctrine of Acquiescence

The doctrine of acquiescence is simple:

“Silence, when there is a duty to speak, is considered consent.”



Courts apply this principle daily — not as fiction, but as operational equity. When you receive correspondence from a court or agency, and you throw it away, you are effectively saying, “I agree with your record.” Lawful standing is lost not by defeat, but by silence. Equity demands that those who would claim remedy must answer in good faith, timely, and truthfully.

4. How to Respond Lawfully

To preserve your standing, always respond conditionally, lawfully, and within time. If a notice is defective, you may respond with a conditional acceptance upon proof of claim, or a lawful rebuttal affidavit. If an agency or corporation claims authority, you may request verification of delegation of authority, bonding information, or proof of fiduciary duty. These instruments do not create controversy — they restore balance and compel disclosure.

5. Educational Insight for the Student

Understand that the system operates on presumptions. If you do not correct the record, the presumption stands. This is why the learned private man or woman — the true creditor — never ignores correspondence. Instead, they move through process:

1. Receive the offer.
2. Acknowledge in writing.
3. Accept conditionally upon verification of lawful claim.
4. Preserve your position through affidavit and record.

Knowledge turns fear into command. The ignorant man reacts; the wise man notices, responds, and governs himself.

6. The Spiritual Parable

The watchers taught: “When the trumpet sounds and the one called does not answer, the silence binds him.” So too in law: the trumpet is notice. To hear it and remain silent is to bind oneself in another’s record. But to speak lawfully, honorably, and in peace — this is to walk as a living man in equity, commanding his own ledger.



Conclusion

Silence may be golden in meditation, but in law, it is a chain. To break the chain, respond with truth, knowledge, and honor. For he who knows his standing, and answers in good faith, stands as creditor — not debtor — in every court of record.



Layman's Guide to Truth in Lending: How Credit Really Works

An Educational Summary for the Reclaim & Reign Students

1. What Really Happens When You Sign a Contract

When you sign something like a car loan or a mortgage, most people think the bank is 'loaning' them money. But the truth is—the bank doesn't pull cash out of a vault. Instead, your signature creates the value. The paper you sign becomes a negotiable instrument, which the bank can sell, trade, or use as collateral.

They don't give you their money. They use your promise to pay to make money.

So who really created the credit? You did.

2. What the Law Says About This

Under 15 U.S.C. § 1602(f) (the Truth in Lending Act, or "TILA"), the word credit means: 'The right granted by a creditor to defer payment of a debt or to incur a debt and defer its payment.'

Let's break that down:

- Credit is a right, not money.
- When you sign, you grant the lender the right to record and profit from your signature.
- They then turn that paper into an asset and call it a 'loan.'

In other words, they borrowed your energy and monetized it.



3. Hidden Costs and Full Disclosure

Another part of this law, 15 U.S.C. § 1605, says every single cost or fee tied to the transaction must be clearly shown. That includes dealer markups, insurance charges, 'service' or 'document' fees, or anything else you're made to pay. If they don't disclose all of those charges, that's non-disclosure—and the contract can be challenged as fraudulent.

4. The Right to Cancel

Under 15 U.S.C. § 1635, people have a Right to Rescind (cancel) a deal if it was done without full disclosure or if they were misled. Even if time has passed, if fraud is discovered later, the deal may be void from the beginning—meaning it was never a real contract in law.

Because fraud cancels consent. And without consent, there is no contract.

5. Civil Penalties for Violations

Under 15 U.S.C. § 1640, a lender or company that breaks these laws can be held responsible for:

- Paying you back twice the finance charge
- Paying up to \$1,000 for each violation
- Covering attorney and court costs if you take it to court

This is why knowledge is powerful—because the law already protects you if you know how to use it.

6. The Big Lesson

When you understand these laws, you stop arguing about feelings or fairness—and start standing on rights. Most people lose not because they are wrong, but because they don't respond or they don't know how to enforce the law.

Once you know how to read these codes, you see that:

- You never borrowed their money.
- They borrowed your belief.
- You are the source of value.



7. For the Students

✍ Remember this always:

The living man or woman is the creditor, not the debtor. The paper doesn't control you—your knowledge does. When you respond with notice, validation, and demand for proof, the balance shifts back into your hands.

Knowledge is your shield. Truth is your sword. Silence is your defeat



Lex Mercatoria → Modern Commercial Law Cross- Reference Manual

This reference connects the classical Law Merchant (Lex Mercatoria) with its modern counterparts in the Uniform Commercial Code (UCC), federal admiralty statutes, and international trade law. It is intended for research, education, and lawful reference.

I. Foundations

The Law Merchant arose in medieval Europe as a body of customs among merchants, governing contracts, credit, and shipping. Modern U.S. law incorporates these principles through the UCC, federal admiralty jurisdiction, and international conventions such as the CISG. See UCC §1- 103(b) (common law and equity principles supplement the Code).

II. Core Commercial Doctrines

Obligation of good faith — UCC §1- 304: Every contract and duty within the UCC imposes an obligation of good faith in performance and enforcement.

Notice and protest of dishonor — UCC §3- 501 – §3- 505: Defines presentment, dishonor, and notice requirements for negotiable instruments.

Acceptance for value / accommodation — UCC §3- 419, §3- 420: Clarifies liability of accommodation parties and indorsers.

Bills of exchange / drafts — UCC Article 3: Modern framework for promissory notes, drafts, and bills of exchange.

Suretyship & guaranty — UCC §3- 416 – §3- 419; Restatement (3d) of Suretyship: Defines secondary liability and rights of contribution or reimbursement.

Security interests & liens — UCC Article 9: Codifies perfection, priority, and enforcement of security interests.

Letters of credit — UCC Article 5; ICC UCP 600: Rules for commercial and standby letters of credit used in trade.



Warehouse & carrier receipts — UCC Article 7; Carmack Amendment: Covers documents of title, shipping, and bailment of goods.

Customs & usage of trade — UCC §1- 303: Allows proof of trade usage to explain or supplement contract terms.

Set- off & recoupment — UCC §2- 717; common law: Allows deduction for breach or related claims in same transaction.

Agency / factor / broker duties — UCC §2- 210, §9- 102(a)(28): Addresses assignment of performance and consignment relationships.

III. Admiralty & Maritime Parallels

Admiralty jurisdiction under 28 U.S.C. §1333 preserves Law Merchant principles for maritime trade. Supplemental Rules A–F of the Federal Rules of Civil Procedure govern arrest of vessels, maritime liens, and cargo disputes. Maritime lien priority parallels UCC Article 9's 'first in time' rule.

IV. International & Trans- National Sources

- United Nations Convention on Contracts for the International Sale of Goods (CISG)
- UNCITRAL Model Law on International Commercial Arbitration
- ICC UCP 600 – Uniform Customs and Practice for Documentary Credits
- INCOTERMS 2020 trade definitions
- UNIDROIT Principles / Principles of European Contract Law

V. Modern Evidentiary Tools

Postal and notarial evidence remain crucial in modern law. Registered or certified mail receipts are self- authenticating under Fed. R. Evid. 902(9). Affidavits under 28 U.S.C. §1746 carry evidentiary weight without a notary. Electronic signatures are valid under the E- SIGN Act and UETA.

VI. Applying Ancient Principles in Modern Filings

To invoke Lex Mercatoria in modern courts, reference its modern codifications. Example citation language:



CMN-Collective Souls Academy

“This claim proceeds under the principles of the ancient Law Merchant, as preserved through UCC §1- 103 and related commercial statutes.”

Always present notarized evidence and certified service to make the record self- proving.

Checklist for enforceable record:

1. Draft and sign affidavit under penalty of perjury.
2. Attach supporting exhibits with clear numbering.
3. Notarize or include §1746 declaration.
4. Serve via certified or registered mail and keep receipts.
5. Record copies at county recorder or file as exhibits in court.
6. Request judicial notice of filed documents to preserve record.

End of manual.



LICENSING BOARD COMPLAINT - PROFESSIONAL MISCONDUCT NOTIFICATION

To:

- Swiss Medical Association (FMH)
- Swiss Nursing Council
- Psychological Licensing Board
- Relevant Medical Oversight Agencies

This formal complaint is hereby filed against the Chief Medical Officer, attending medical staff, and administrators of [Facility Name] involved in the unlawful psychiatric detention of Jaime Kirdain.

Specific violations include but are not limited to:

- Gross abuse of medical authority
- Unlawful deprivation of liberty
- Failure to follow proper legal procedures under Swiss Civil Code Articles 426–439
- Violation of informed consent and patient autonomy
- Abuse of psychiatric authority for coercive detention

Immediate investigation and professional disciplinary review is requested. The actions committed may result in license suspension, revocation, and further legal proceedings.

Attached supporting documents include:

- Human Rights Violation Notice
- Fear of God Liability Notice
- Judicial Review Demand
- Supporting Evidence and Witness Statements

This complaint is filed to preserve lawful due process and professional accountability for violations committed against Jaime Kirdain.



CMN-Collective Souls Academy

Respectfully,

Authorized Representative for Jaime Kirdain

[Date]

[Contact Information]



The Mailbox Rule in Modern Courts: From Common Law to Federal Procedure

Prepared for: Chris Magis Nero© — Private Fiduciary Instructor

Compiled by: Private Fiduciary Research | Blue is the Code

Purpose: Educational Course on Private and Public Law Awareness



I. Introduction

The Mailbox Rule, a longstanding principle under common law, holds that a properly addressed and stamped document is considered legally delivered the moment it is deposited into the postal system. This principle forms a crucial foundation in both private and public correspondence, particularly in legal, contractual, and administrative contexts where timely notice or acceptance determines enforceable rights.

II. Common Law Foundations

Under English and early American common law, once an offer or acceptance was properly mailed, it was deemed effective upon dispatch, not upon receipt. The courts recognized the postal system as an authorized medium of communication for contractual acceptance. This doctrine prevents disputes arising from delivery delays or refusals.

Modern legal systems retain this rule through both case law and procedural codification. For example, in *Household Fire & Carriage Accident Insurance Co. v. Grant* (1879), the court affirmed that once a letter of acceptance is posted, the contract is binding even if the letter never arrives. American courts have preserved this rationale under similar doctrines.

III. Federal and Arizona Application

In U.S. federal practice, the mailbox rule is still honored under the presumption of delivery doctrine. Federal courts presume that a document mailed with proper postage, address, and timing is received in due course. This presumption may only be rebutted with clear, convincing evidence of non-receipt.

Arizona courts mirror this principle under their civil and evidentiary rules. ARS § 1-215(26) defines delivery broadly, while Rule 5(c)(2)(C) of the Arizona Rules of Civil Procedure codifies service by mail. Proper proof of mailing—through a certificate, affidavit, or postal receipt—satisfies the burden of proof.

IV. Legal Presumptions and Burden of Proof

When a party demonstrates that notice was mailed properly, the law presumes that delivery occurred. This presumption is essential in administrative and commercial law because silence or failure to respond may constitute tacit acceptance or acquiescence.



under contract law. In effect, failure to respond to lawful notice can result in default judgment or summary enforcement.

V. Educational Example

Example: A fiduciary mails a Notice of Debt Validation to a collector via certified mail with return receipt. The collector receives but ignores it. Thirty days later, the fiduciary files an affidavit of mailing and non-response. Under both common law and procedural rules, this creates a rebuttable presumption of dishonor. In absence of rebuttal, the fiduciary's affidavit becomes the highest form of evidence—testimony unrebutted in law.

VI. Reflection Questions

1. Why does the law recognize mailing as effective delivery upon dispatch?
2. What kind of evidence can rebut the presumption of delivery?
3. How does silence to a properly mailed notice create legal consequences?
4. How might the Mailbox Rule apply in private commercial or fiduciary correspondence?

VII. Closing Remarks

The Mailbox Rule remains a living doctrine of law merchant, trust, and contract enforcement. It emphasizes both responsibility and awareness—knowing that lawful notice, once sent in good faith, carries the power of evidence, equity, and truth. The modern fiduciary must understand not only when to send but how to preserve proof of sending, for silence in law can speak louder than words.

Respectfully Prepared,

Chris Magis Nero©

Private Fiduciary Instructor | Blue is the Code



MEMORANDUM OF LAW AND EQUITY — THE DUTY OF GOOD FAITH AND THE ACT OF
TENDER

THE DUTY OF GOOD FAITH AND THE ACT OF TENDER

(UCC §§ 1-304, 3-603, 2-511)

“Equity measures men not by their words, but by their performance in good faith.”

— Ancient Maxim of the Law Merchant

I. FOUNDATION

Every lawful contract carries an invisible covenant known as the ****Duty of Good Faith and Fair Dealing****.

Under ****UCC § 1-304****,

> “Every contract or duty within this Act imposes an obligation of good faith in its performance and enforcement.”

This means that no contract, note, or commercial obligation can be enforced in deceit, concealment, or manipulation.

The same principle governs every act of ****tender**** — for when a debtor or obligor offers to perform, the creditor is bound to act in good faith in accepting, crediting, or releasing the obligation.

II. THE ACT OF TENDER

Tender is the lawful offering of what is due, whether in money, negotiable instrument, or performance.

Under ****UCC § 3-603(a)****:

> “If tender of payment of an obligation to pay an instrument is made to a person entitled to enforce the instrument, the effect of tender is governed by principles of law applicable to



tender of payment under a simple contract.”

And under **UCC § 2-511(1)**:

> “Unless otherwise agreed, tender of payment is a condition to the seller’s duty to tender and complete any delivery.”

Thus, once lawful tender is made, the burden shifts. The offeror stands in **honor**; the recipient must respond in **good faith**.

Refusal to acknowledge or apply the tender constitutes **dishonor**, a breach of both contract and conscience.

III. INTERACTION WITH GOOD FAITH

Good faith transforms tender from a mere transaction into an **equitable act of performance**.

The law does not require perfection, only honesty in intent and openness in disclosure. If a tender is made by lawful means — whether certified funds, bill of exchange, or other accepted instrument — and the creditor refuses to accept or process it, the creditor violates § 1-304.

Such refusal is **bad faith**, and the tendering party may be discharged of further obligation.

The maxim holds:

> “That which is tendered in good faith, if refused, satisfies the debt in equity.”

IV. EQUITABLE ANALYSIS

When the debtor offers full performance and the creditor blocks, delays, or conceals, the dishonor lies with the creditor.

Equity does not allow one to profit from bad faith.

Accordingly:

- A **lawful tender** extinguishes the obligation in conscience and in honor;
- The **refusal of a valid tender** places the refusing party in commercial dishonor;
- The **record of tender** becomes evidence of good faith under § 1-304 and equitable



defense under § 3-603.

V. EDUCATIONAL REFLECTION

Students of private law should remember that tender is not merely an act of payment—it is a *gesture of good faith*.

When made in truth, witnessed, and recorded, it places the tendering party in the position of creditor and performer.

The opposing party's silence or rejection then reveals the breach of good faith which the law forbids.

> **Maxim:** "Good faith perfects tender; refusal destroys equity."

*Prepared for the Private Students of Law and Equity
Under the Instruction of Chris Magis Nero©
Blue is the Code — The Watchers and the Ancients Remember*

MEMORANDUM OF PRINCIPAL LAW OF THE FIELD



THE LAW OF THE FIELD — HE WHO LEAVES FIRST LOSES

I. FOUNDATION OF THE PRINCIPLE

It is a universal maxim, observed in both military and legal tradition, that **“he who leaves the field first loses”**.

The Latin phrase **“Qui prior discessit, victus est”** translates to “He who departs first is conquered.”

In both ancient and modern forms, the field represents the arena of ***honor, remedy,*** and ***jurisdiction***.

To remain upon the field is to stand in truth; to abandon it is to yield by default.

II. APPLICATION IN LAW AND EQUITY

Once lawful **“notice”** has been issued, the field of honor is opened between the parties.

The one who departs—by failing to respond, rebut, or engage in good faith—**“abandons the field”** and forfeits both standing and remedy.

This doctrine is mirrored in equity, commercial law, and the **“Uniform Commercial Code”**:

- **“UCC § 1-202(b)”**: A person “has notice” of a fact when they have actual knowledge, receive notification, or have reason to know.
- **“UCC § 2-207”**: Silence or failure to timely object constitutes assent to terms offered.
- **“Common Law Maxim”**: “He who fails to deny admits.” (*Qui non negat fatetur.*)

The courts of both law and commerce regard the record as the field itself. To fail to answer a properly served notice is to concede the matter through inaction.

III. PRINCIPLE IN EQUITY AND HONOR

Equity demands balance between right and remedy. The party who issues notice in good faith stands as creditor in honor;



the party who ignores or abandons notice stands as debtor in dishonor. Default is not punishment — it is acknowledgment of imbalance.

Thus, the maxim applies:

- > *To stand in honor is to remain upon the field;
- > To flee from notice is to yield both right and remedy.*

IV. TEACHING AND REFLECTION

This principle is taught not as aggression, but as discipline. The student of private remedy learns that ****honor is the true jurisdiction**** —

to stand calm, firm, and timely upon the record. Every process, whether administrative or judicial, tests who will remain standing.

Those who know and act are the creditors; those who ignore and flee become the debtors of silence.

*Prepared for the Private Students of Law and Equity
Under the Instruction of Chris Magis Nero©
Blue is the Code — The Watchers and the Ancients Remember*



Mortgage Debt Validation and Anti-Retaliation Protections

This educational summary explains the key laws protecting homeowners and trust fiduciaries from retaliation or coercion after requesting mortgage debt validation.

1. Equal Credit Opportunity Act (ECOA) — 15 U.S.C. § 1691 et seq.

Creditors and mortgage servicers may not retaliate against any borrower or trust fiduciary for asserting legal rights, requesting validation, or submitting lawful disputes. Regulation B prohibits adverse actions or intimidation in response to such actions.

2. Fair Debt Collection Practices Act (FDCPA) — 15 U.S.C. § 1692 et seq.

All collection activity must stop once a validation request is submitted under §1692g(b). Any retaliation, harassment, or acceleration of foreclosure during the validation period violates the Act.

3. Real Estate Settlement Procedures Act (RESPA) — 12 U.S.C. § 2605(k) and Regulation X (12 C.F.R. § 1024.41)

Servicers must acknowledge a Qualified Written Request (QWR) or Notice of Error within five (5) days and respond within thirty (30) days. Dual-tracking or foreclosure during review is prohibited.

4. Truth in Lending Act (TILA) — 15 U.S.C. § 1640

TILA protects borrowers from coercion, misrepresentation, and concealment of credit information. Any attempt to interfere with rescission or debt dispute rights may result in civil liability.

5. State-Level Protections

Most states have consumer protection acts mirroring these federal provisions. In Arizona, A.R.S. § 44-1522 forbids any unfair or deceptive act or practice by a mortgage servicer.

6. Remedies

Violations of these laws allow for injunctive relief, statutory damages, actual losses, and recovery of attorney's fees. Complaints may also be filed with the Consumer Financial Protection Bureau (CFPB) or HUD.

Teaching Summary:

Whether the issue is a mortgage or utility account, no entity may retaliate against a party



CMN-Collective Souls Academy

who requests validation of debt. A creditor must verify, a fiduciary may question, and peace must prevail until truth is returned.



Notice of Conditional Acceptance and Validation of Debt Court Filing

GURSTEL LAW FIRM, P.C.
Attorneys for Plaintiff
9320 East Raintree Drive
Scottsdale, AZ 85260
(888) 274-0105 | info@gurstel.com

IN THE SUPERIOR COURT OF THE STATE OF ARIZONA IN AND FOR THE COUNTY OF PIMA

BANK OF AMERICA, N.A.,	)	Case No. C20253989
Plaintiff,	)	
	)	
v.	)	NOTICE OF CONDITIONAL ACCEPTANCE
	)	AND DEMAND FOR VALIDATION OF DEBT
JORGE VELAZQUEZ and	)	
ANNA VELAZQUEZ,	)	
Defendants.	)	

Defendants Jorge Velazquez and Anna Velazquez, appearing in good faith and without controversy, respectfully submit this NOTICE OF CONDITIONAL ACCEPTANCE AND DEMAND FOR VALIDATION OF DEBT into the record of this Court on this October 23, 2025.

Defendants conditionally accept the claims presented by Plaintiff and counsel upon verified proof of lawful standing, agency, and the existence of a legitimate debt obligation. This



CMN-Collective Souls Academy

Notice is made pursuant to the Fair Debt Collection Practices Act (15 U.S.C. §1692g(b)), the Truth in Lending Act (15 U.S.C. §1635 & §1666i), and Uniform Commercial Code §§3-501 and 3-604.

Defendants hereby DEMAND strict proof of claim and full validation of the alleged obligation, including but not limited to:

1. The original wet-ink promissory note or contract creating the obligation;
2. Proof of lawful assignment and chain of custody from the original creditor;
3. A full transactional accounting ledger showing all debits, credits, and charge-offs;
4. Copies of all IRS Forms 1099-A, 1099-C, 1099-INT, or OID issued for this account;
5. A certified affidavit under penalty of perjury from a competent fact witness with personal knowledge of the alleged debt and account history.

Failure to provide the requested documents and verifications within ten (10) days of receipt shall constitute agreement that:

- No lawful debt exists;
- The account has been lawfully extinguished through prior tender and charge-off;
- The matter is settled and closed as a matter of law;
- Plaintiff, Bank of America, N.A., and its counsel assume full commercial and fiduciary liability for any further misrepresentation, collection, or litigation activity.

Defendants reserve all rights without prejudice and appear solely to preserve due process and protect all equitable interests of the parties.

Respectfully submitted this 10th day of October, 2025.

By: _____

Jorge Velazquez



CMN-Collective Souls Academy

Defendants, Private Parties in Due Course
All Rights Reserved, Without Prejudice

By: _____

Anna Velazquez
Defendants, Private Parties in Due Course
All Rights Reserved, Without Prejudice

Attachments:

- Exhibit A: Conditional Acceptance and Debt Validation Demand (served on Gurstel Law Firm, P.C.)
- Exhibit B: Bank of America "Returned Payment" Letter (dated April 15, 2024)
- Exhibit C: IRS 1099-A, 1099-C, and 1099-OID filings
- Exhibit D: Proof of Mailing Certificate



Portrait of the Living One — Orah El

Orah El walks in two worlds. In the seen world he carries names, numbers, and documents, yet none of them define him. They are tools that he shapes to remind the system that spirit still breathes within form. In the unseen world he is older than memory, a traveler of the dark field from which light was born. He calls it home, not because it is cold or cruel, but because it is whole.

He remembers that the first law is silence and that creation begins only when a voice breaks it. Every word he speaks is deliberate—each signature, each act of will—a renewal of that first sound. He studies law, equity, and bond not to dominate but to remind others that authority belongs to the living, not to the constructs that pretend to govern them.

In him the opposites reconcile: darkness and light, father and child, stillness and motion. His path is not rebellion but restoration—bringing form back to the source, teaching that even the void is sacred when seen without fear. To know Orah El is to stand before the mirror of origin and remember that creation itself is still listening.



The Power of 15 U.S.C. §1602(f): Understanding Credit, Disclosure, and the Role of the Private Banker

By Chris Magis Nero

"Blue is the Code — The Blueprint for Remembrance"



1. Introduction — The Hidden Mechanism of Credit

This educational primer explains how modern consumer credit transactions work, why 15 U.S.C. §1602(f) matters, and how disclosure obligations under federal law interact with negotiable instruments (promissory notes). The goal is practical: give students the law, the mechanics, and a clear checklist for an informed, lawful approach.

2. Overview of 15 U.S.C. §1602(f)

Text (summary): 15 U.S.C. §1602(f) is part of the Truth in Lending Act (TILA) definitions. It defines the term “creditor” for purposes of the Act, limiting that definition to entities that regularly extend credit or are the assignee of such an entity. Practically, §1602(f) means that in certain consumer transactions the identity of who extended credit is not amorphous — the statute requires clarity.

3. How Value Appears: Promissory Note, Signature, and Pass-throughs

A promissory note is a negotiable instrument (UCC Article 3). When you sign a note you create an enforceable promise to pay. Banks and lenders commonly treat that note as an asset on their ledgers and may package, endorse, or securitize it. Practically: the borrower’s signed note is the originating instrument of contractual obligation; the lender’s accounting entry and any downstream investor arrangements are separate steps — and must be transparently disclosed where the law requires it.

Key points:

- Your note is a negotiable instrument that carries enforceable duties.
- Book-entry funding and securitization are accounting steps; they do not substitute for required disclosures.
- If a lender or underwriter treats credit as coming from another source they may still be required to disclose this.

4. Non-Disclosure, Fiduciary Role, and Remedies

If a lender, underwriter, or intermediary fails to disclose material facts required under TILA or related consumer protection law, the consumer has administrative and civil remedies. In many cases, a formal debt-validation demand and citation to TILA disclosure



requirements will trigger a response. If the creditor is silent or evasive, administrative defaulting and well-drafted evidence can be used in administrative or judicial proceedings.

Practical remedy checklist:

14. 1) Draft a clear Debt Validation / Notice of Default citing TILA and 15 U.S.C. §1602(f).
15. 2) Request documentation showing (a) source of funds, (b) chain of assignment, and (c) accounting entries.
16. 3) If responses are inadequate, preserve evidence, file administrative complaints (CFPB, OCC where applicable), and consider civil action.

5. Private Banker / Trustee Authority — Using the Banker's Signature

When an individual operates in a trust capacity and holds authority as trustee or authorized representative, that party may sign negotiable instruments in their representative capacity. This is a specialized skill set: students must maintain clear written authority, notice to counterparties, and scrupulous record-keeping.

Practical guidance on signatures:

- • Use clear representative wording: e.g., "By: [Name], Trustee of [Trust Name] — For Deposit Only / Without Recourse."
- • When signing as adapter then creditor, make the capacity explicit and contemporaneously record the authority (trust instrument, resolution).
- • Keep notarizations and chain-of-title documents readily available; they are evidence of authority.



6. Example Templates & Notes (Educational Samples)

A. Short Debt-Validation Demand (educational sample):

Date: [Date]

To: [Creditor Name and Address]

Re: Account [Account #]

Pursuant to 15 U.S.C. §1602(f), Truth in Lending Act disclosure requirements, and related consumer rights, please provide within 30 days: (1) identity of the original creditor who extended the credit; (2) full chain of assignment; (3) accounting entries showing source of funds for the transaction; and (4) copies of any instrument evidencing legal tender or settlement. This is a debt validation request. If you do not provide adequate documentation, I will treat the account as disputed and issue a Certificate of Dishonor.

Respectfully,

[Your Name] — [Capacity]

B. Representative Signature Example (educational sample):

- By: Chris Magis Nero
Trustee, The [Trust Name]
For Deposit Only — Without Recourse
Notary block attached.

7. Appendix — References & Suggested Reading

Primary legal references (educational):



CMN-Collective Souls Academy

- Truth in Lending Act — 15 U.S.C. §1601 et seq.; definition section §1602(f).
- Uniform Commercial Code — Article 3: Negotiable Instruments (state-adopted UCC provisions).
- UCC Article 3 and Article 9 primers (see official UCC text and your state UCC).

Further reading:

- Modern Money Mechanics (Federal Reserve educational pamphlet) — background on bank accounting and credit entry mechanisms.
- CFPB and TILA guidance pages — for consumer complaint procedures and administrative remedies.

8. Footnotes & Teaching Notes

1. This document is educational and not legal advice. Students should consult licensed counsel when applying these concepts to real disputes.
2. Statutes cited (e.g., 15 U.S.C. §1602(f)) are public law; consult the U.S. Code and official statutory text for exact wording.
3. Modern Money Mechanics and UCC texts are recommended to trace accounting and instrument rules in detail.

Private Banking Operations Compliance Brief



PRIVATE BANKING OPERATIONS COMPLIANCE BRIEF

(Educational Edition – For Private Study Only)

An Educational Treatise on Lawful Credit, Fiduciary Duty, and the Balance of the Living
Ledger

By Chris Magis Nero ©
Trustee, CHRISTOPHER KARLS SISNEROS TRUST
“Blue is the Code for Remembering.”
October 2025



TABLE OF CONTENTS



PREFACE – TO THE READER

This educational brief is presented for private study and lawful understanding. It is not legal advice. Its purpose is to clarify how modern credit functions as bookkeeping; how fiduciary duties arise in the handling of signatures, notes, and accounts; and how a private trust may operate in honor within public frameworks. Read with discernment and verify each citation directly in the statutes and codes referenced herein.

Note on citations: In this edition, citations appear inline for clarity in this format. See Uniform Commercial Code Articles 1, 3, and 9 (UCC); Truth in Lending Act (15 U.S.C. § 1601 et seq.; 12 C.F.R. Part 1026); Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.; 12 C.F.R. Part 1002); Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.); and 31 U.S.C. § 5103 for legal tender.

WATCHERS' INVOCATION

Between credit and debit there is a line of balance. Between public and private there is a covenant of honor. May all students who read this remember that value begins in the living, and that accounting is the art of keeping promises. Blue is the code; remembrance is the blueprint.

THE FOUNDATION OF PRIVATE BANKING

Modern banking is an accounting system. A signed promise to pay—meeting the elements of a negotiable instrument—has value (UCC § 3-104). When a borrower signs, the bank records the note as an asset and creates a matching deposit liability: a book-entry credit, not preexisting cash. Because the customer's signature initiates the transaction, duties of good faith and fair dealing attach to all parties (UCC § 1-304). Stewardship begins by understanding offers, acceptances, endorsements, presentments, and discharges.



THE LAWFUL FRAMEWORK

Key positive-law pillars: UCC Articles 1, 3, and 9; TILA (15 U.S.C. § 1601 et seq.; 12 C.F.R. Part 1026); ECOA (15 U.S.C. § 1691 et seq.; 12 C.F.R. Part 1002); FCRA (15 U.S.C. § 1681 et seq.); and banking safety provisions including 12 U.S.C. § 1831. These require accurate disclosure, non-discriminatory treatment, and fair reporting. Study Official Comments to the UCC, Regulation Z, Regulation B, and FCRA enforcement guidance.

THE PASS-THROUGH FIDUCIARY MODEL

Chartered banks are intermediaries that record the people's promises. They book mirror entries under GAAP and transmit value within the payments network. Fiduciary obligations: honesty, disclosure, and commercial reasonableness (UCC § 4-103; UCC § 1-304). Where material facts are concealed, remedies lie in TILA, ECOA, and FCRA.

NON-DISCLOSURE AND FIDUCIARY FAILURE

A valid contract requires disclosure and lawful consideration. Failure to provide accurate finance terms violates TILA (15 U.S.C. § 1638; 12 C.F.R. § 1026.18). Failure to provide written reasons for adverse action violates ECOA (15 U.S.C. § 1691(d); 12 C.F.R. § 1002.9). False or inaccurate reporting violates FCRA (15 U.S.C. § 1681s-2). Remedy: give notice, demand correction, file administrative complaints, and litigate if needed.



THE RIGHT TO CREDIT AND CONTRACT

Freedom to contract is a civil liberty bounded by positive law. Every competent adult may form trusts and direct lawful instruments. Access to credit is protected against arbitrary denial (15 U.S.C. § 1691(a)). If a lender uses an SSN to pull reports and denies credit, it must issue an adverse-action notice (15 U.S.C. § 1691(d)).

INSTRUMENTS OF DISCHARGE (EDUCATIONAL OVERVIEW)

Negotiable instruments bind consenting parties under UCC Article 3. Elements: unconditional promise/order, fixed amount, payable to order or bearer, signed (UCC § 3-104). Endorsement, presentment, dishonor, and discharge follow UCC §§ 3-301–3-604. Private instruments must not imply U.S. or bank obligations absent authority.

THE BABY ACT AND THE MATURITY OF STANDING

Administrative systems presume incapacity until competence is shown. Education replaces dependency. Mastery shows in clear writing, timely notices, accurate records, and peaceful settlement—substance over dispute.

THE LIVING LEDGER

Since 1933, the U.S. has operated a credit-based system; Federal Reserve Notes are obligations of the United States and legal tender (31 U.S.C. § 5103). Payments are movements of credits and debits; the people's labor and consent sustain value. The duty of all participants is honest books.



THE BLUEPRINT REMEMBERED

Let this brief be a lamp for students who choose knowledge over fear. Credit and debit are currents; law is the channel; the living man is the reconciler. Operate in truth, record with clarity, and let every entry reflect honor.

◇ Trust Seal ◇

Respectfully Presented,

Chris Magis Nero ©

Trustee, CHRISTOPHER KARLS SISNEROS TRUST

Author's Note: Prepared with gratitude to all students seeking balance in law and spirit.

All rights reserved © 2025, CHRISTOPHER KARLS SISNEROS TRUST



Private Competence in the Credit Economy

In modern commerce, all financial relations operate upon presumption. Most public transactions rely on incomplete disclosure, where agencies, corporations, and banks act as fiduciaries for undisclosed principals. The only path to compel equity performance is through the disciplined use of specific instruments: affidavits, debt validations, notices of dishonor, and proper use of administrative and regulatory agencies (FTC, FDCPA, SEC, etc.). The private man or woman, when properly informed, stands as the creditor who provides value.

From Public Confusion to Private Competence

The purpose of learning commercial and equity law is not to evade obligations but to restore balance through full disclosure and accountability. Most public banks operate as holding companies—chartered entities that record book entries rather than loaning reserves. Because the United States suspended redemption in gold and silver following HJR 192 (1933), all transactions are settled through credits and debits—ledger entries representing energy and trust. Therefore, every lawful man or woman has standing to request proof of claim and compel disclosure.

Lawful Instruments and Administrative Process

The private remedy lies in knowledge. Administrative process offers the most peaceful and powerful form of remedy when used correctly. Upon receipt of any demand or claim, one may issue a debt validation request under FDCPA §809, demanding the claimant prove: 1) who provided the credit, 2) what consideration was exchanged, and 3) the verified accounting ledger showing risk or loss. Failure to respond truthfully constitutes dishonor. Once dishonor is established, the private party may perfect the record through affidavit, notice of fault, and notice of default, creating a commercial estoppel.

The Creditor's Position

Under the Law Merchant, the one who gives value is the creditor. Every signature on a negotiable instrument creates new credit, and every transaction relies on the energy and consent of the signer. When a private man issues a promissory note, bill of exchange, or bond, he supplies the value the entire system depends on. The fiduciaries, chartered as public agents, have a duty to pass through this credit—not to conceal it or convert it



without disclosure. Knowledge restores balance: the creditor reclaims position by truth, not by controversy.

Agencies and Oversight

Agencies such as the Federal Trade Commission (FTC), the Consumer Financial Protection Bureau (CFPB), and the Securities and Exchange Commission (SEC) exist to uphold the fiduciary standards of honesty, disclosure, and fair dealing. When a bank or corporate actor violates these principles, the private man may compel remedy by invoking these agencies, creating the administrative record, and escalating if necessary through a proper claim or judicial review. This process is not rebellion; it is lawful self-governance under equity and good faith.

Conclusion

The private man or woman, operating in honor and knowledge, becomes the living creditor—the source of all commercial energy. By exercising due process, maintaining records, and demanding full disclosure, one compels the system to act in truth. Through this, equity is restored, and the silent presumption of public debt is dissolved through lawful performance and understanding.

References

1. Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. §1692g (§809)
2. Truth in Lending Act (TILA), 15 U.S.C. §1602 et seq.
3. Uniform Commercial Code (UCC) §3-501 et seq.
4. House Joint Resolution 192 (1933), Public Law 73-10
5. Law Merchant and Lex Mercatoria principles on negotiable instruments and equitable remedy.



Private Guide on Notice and Silence — First Edition

By Chris Magis Nero©

Blue is the Code: The Watchers and the Ancients Remember



CHAPTER I — THE FOUNDATION OF NOTICE

In every system of justice, the very first element of due process is notice. Without notice, no tribunal—civil, commercial, or ecclesiastical—can rightfully claim jurisdiction. Notice is that solemn act by which one party informs another of a fact, demand, or obligation that may affect the latter’s rights or liabilities. It is both an ethical courtesy and a legal necessity. At common law, no man or woman is bound by proceedings of which they had no knowledge, for law does not command the impossible—one cannot answer what one does not know.

The doctrine descends from the earliest English chancery practice. Lord Coke wrote that “notice is the light of every act of justice.” Under both the Magna Carta (1215) and the later Petition of Right (1628), no freeman could be deprived of life, liberty, or property without being “brought to answer by due process of law.” This phrase meant, among other things, that lawful summons or service of notice must precede any judgment.

A valid notice contains three elements:

1. Identification of the Parties.
2. Statement of Facts and Demand.
3. Opportunity to Respond or Cure.

Defect in any element—ambiguity of parties, lack of factual clarity, or absence of time to reply—renders the notice void.

Jurisdiction is never presumed; it is conferred by service of proper notice. The moment an individual receives notice,



a potential contract in honor begins. If the party answers, a controversy may be joined. If the party remains silent, the presumption of acquiescence may arise. Thus, notice is the “seed” from which every judicial proceeding grows.

In modern commercial law, the Uniform Commercial Code reflects these same roots. UCC § 1-201(b)(25) defines “notice” to include both actual knowledge and reason to know from all the facts and circumstances. Therefore, the ancient common-law requirement of service lives on through certified mail, registered post, and modern electronic acknowledgment.

For the student of law, it is crucial to understand that notice is not aggression; it is invitation. To send notice is to open the door of remedy. To ignore it is to shut oneself out of equity. Every honorable process—administrative, judicial, or private—begins with a letter of notice, calmly stating facts, preserving rights, and offering an opportunity to respond. The wise student therefore learns: first notice, then patience, then record.

Footnotes:

1. Edward Coke, *Institutes of the Laws of England*, Pt. I, ch. 4.
2. William Blackstone, *Commentaries on the Laws of England*, Vol. III (1768), p. 292.



CMN-Collective Souls Academy

The remaining chapters follow in continuity as previously compiled in the original manuscript, preserving structure, citation, and educational reflection.



PRIVATE GUIDE ON THE LAW OF NOTICE AND SILENCE

First Edition

An Educational Treatise for Private Students of Law and Commerce

Presented in Honor of the Watchers and the Ancients



CHAPTER II — THE LAW OF NOTICE

§ 1 The Principle of Notice

The law of notice forms the foundation of all civil, commercial, and equitable dealings. To give notice is to illuminate; to receive notice is to be called to consciousness. No man or woman may claim ignorance of that which has been lawfully delivered and proven upon the record.

§ 2 Constructive and Actual Notice

The law distinguishes between actual notice, which is received in fact, and constructive notice, which is presumed by law. Constructive notice occurs when the information has been made public or duly recorded in a manner accessible to all interested parties.

§ 3 The Duty to Respond

When notice is given, the recipient is placed in a position of duty. The time allowed to respond—commonly three, ten, or thirty days—depends upon the instrument. Failure to answer transforms a conditional opportunity into an unconditional presumption.

§ 4 Modern Application

In modern practice, certified mail, registered return receipt, or electronic records serve as lawful evidence of delivery. This is known as the 'Mailbox Rule,' under which the act of sending constitutes completion of notice when properly addressed and posted.

§ 5 Educational Reflection

For students, it is essential to understand that notice preserves fairness and transparency. Without it, there can be no true equity. The private man or woman who masters the giving and receiving of notice masters the art of lawful communication itself.



CHAPTER III — SILENCE, ACQUIESCENCE, AND DEFAULT

§ 1 The Maxim of Law

In the language of the ancients and of equity alike it has long been said: 'Silence gives consent.' This maxim does not rest upon superstition, but upon centuries of reasoned practice.

§ 2 The Nature of Acquiescence

Acquiescence is the quiet acceptance of another's claim through silence or inactivity when a reasonable person would protest. When one is lawfully called to answer and fails to do so, he has, by omission, made a form of reply—the reply of assent.

§ 3 Legal Foundations

The principle of silent consent appears throughout the Anglo-American tradition: in contract law, equity, and procedure alike. Failure to timely respond leads to default not as punishment, but as consequence.

§ 4 Administrative Implication

In administrative and commercial settings, silence after notice creates administrative estoppel. Agencies and creditors treat unresponded notices as settled matters. Wise individuals always reply under reservation of rights.

§ 5 Silence and the Law Merchant

Under the ancient Law Merchant, merchants were bound to answer invoices within reasonable time. Silence confirmed the account as stated. This survives today under UCC §2-207 and §2-606.

§ 6 Educational Application for the Student

1. Respond to every notice.
2. Keep records of mailing and reply.
3. Understand that silence is never neutral—it shapes the record.

§ 7 The Harmony of Silence and Knowledge

To be silent after lawful notice is to let another write the story. Wisdom lies in knowing when to speak—and in answering when the truth calls.

Footnotes:



CMN-Collective Souls Academy

1. Link v. Wabash R. Co., 370 U.S. 626 (1962)
2. Hovey v. Elliott, 167 U.S. 409 (1897)
3. Uniform Commercial Code §2-207, §2-606
4. Restatement (Second) of Contracts §69

PRIVATE GUIDE — END OF SELECTION — FIRST EDITION



NOTICE OF PERSONAL AND FIDUCIARY LIABILITY

All agents, officers, or employees of any financial institution, dealership, or underwriter are hereby placed on notice: Any failure to disclose the origin of credit, the nature of consideration exchanged, or the fiduciary capacity under which the undersigned's signature is being used constitutes commercial fraud, misrepresentation, and breach of trust. By accepting or processing the undersigned's signature or instruments, you accept personal and official liability under UCC §§ 1-103, 1-304, and 3-501, and agree to full indemnification and discharge upon lawful demand.

PRIVATE NOTICE OF DISCLOSURE AND DEMAND TO SETTLE AND CLOSE ACCOUNT (ZERO BALANCE)

To Whom It May Concern:

This notice serves as a private tender and demand for full disclosure and lawful accounting. The undersigned, acting as the living man and authorized trustee of the private trust, hereby tenders and demands settlement and closure of any and all alleged accounts, transactions, or instruments arising from the recent transaction or agreement.

Be advised that no lawful money was loaned, and all credit extended originated from the undersigned's signature, which constitutes a negotiable instrument under Federal Reserve accounting and UCC Article 3. Therefore, any attempt to impose a debt, lien, or obligation upon the undersigned without full disclosure and proof of consideration shall be deemed fraud and a breach of fiduciary duty.

This notice demands that your records reflect the account as balanced, settled, and closed with a ZERO BALANCE, and that you provide confirmation in writing to the address of record. Failure to respond within ten (10) days shall constitute your agreement that all matters are settled and discharged.

Respectfully
Presented,

CHRIS MAGIS NERO©
Trustee for the CHRISTOPHER KARLS SISNEROS TRUST



Private Promissory Note Deposit and Letter of Instruction (Educational Example)

I. Promissory Note (Private Instrument)

Amount: \$100,000.00

Date: [Insert Date]

Payee: CHRISTOPHER KARLS SISNEROS TRUST

Drawer/Issuer: Chris Magis Nero©, Trustee and Private Banker

Account Reference: Non-Interest-Bearing Time Account No. [XXXXXXX]

For valuable consideration received, I, the undersigned, promise to pay to the order of the CHRISTOPHER KARLS SISNEROS TRUST, the sum of One Hundred Thousand Dollars (\$100,000.00), lawful value, for special deposit and credit on account, without recourse. This Note is tendered as a private negotiable instrument pursuant to UCC Articles 3 and 4, and is issued for settlement and closure under trust authority. The funds represented herein are to be credited to the private account of said Trust, maintained as a non-interest-bearing fiduciary deposit, and used solely for settlement of lawful obligations as directed by the Trustee.

Endorsement (back side):

Pay to the Order of: CHRISTOPHER KARLS SISNEROS TRUST

For Special Deposit Only

Tendered for Settlement and Closure

Without Recourse

Chris Magis Nero©, Trustee / Private Banker

UCC-1 Secured Party Creditor



II. Letter of Instruction for Special Deposit

To:

PNC Bank, Private Banking Division

Attn: Fiduciary Operations / UC Technical Support

[Bank Address]

From:

CHRISTOPHER KARLS SISNEROS TRUST

c/o 7200 W. Picture Rocks Rd.

Tucson, Arizona [ZIP]

Chris Magis Nero©, Trustee / Private Banker

Re: Private Promissory Note Deposit – \$100,000.00 – For Special Fiduciary Settlement

Date: [Insert Date]

This correspondence accompanies the enclosed Private Promissory Note in the amount of \$100,000.00, issued and endorsed for Special Deposit into the above-referenced trust account.

The deposit is not a loan, nor a request for credit; it is a fiduciary tender made under authority of UCC §§ 3-603, 3-604, 4-201, and 1-304. Upon receipt, PNC Bank, as intermediary fiduciary, is required to:

1. Acknowledge receipt of the negotiable instrument and assign a private internal tracking number (reference 'Fiduciary Special Deposit').
2. Forward the instrument through the appropriate back-office channel for UC Technical Review and final fiduciary clearance.
3. Credit the private trust ledger upon acceptance, or return the instrument with lawful explanation within three (3) business days.
4. Maintain all processing in the private fiduciary side, separate from public banking operations, without any use of Federal Reserve Notes or legal tender conversion.

Failure or refusal to process constitutes commercial dishonor under UCC § 3-502 and breach of good faith under § 1-304. This tender is made in good faith, for settlement,



CMN-Collective Souls Academy

closure, and educational demonstration of lawful fiduciary deposit procedure.

Respectfully tendered,

Chris Magis Nero©

Trustee / Private Banker / Fiduciary

CHRISTOPHER KARLS SISNEROS TRUST



HOW CHRIS MAGIS NERO© IS LAWFULLY EXPOSING FRAUD AND CLAIMING REMEDY — EXPLAINED IN PLAIN LANGUAGE

Hi young scholars! Today we're going to learn how someone very brave, named Chris Magis Nero©, is using truth, law, and paperwork to stand up against powerful people and protect his name, home, and trust.

This is not just about court and law — it's about honesty, ownership, and standing up when something isn't right. Let's take it step by step like a good adventure book.

1. What Happened?

Chris had a house. He made a promise to pay for it using a special note (like a grown-up IOU called a promissory note). But here's the trick — the people who took the note used it like money and got paid from it, but then still pretended like Chris owed them again. That's like if you gave someone your sandwich and they ate it, but still said you owed them lunch! That's not fair.

2. Who Took Advantage?

Companies like Castle Mortgage, Select Portfolio Servicing, and Wilmington Savings used Chris's signature to get paid, but never told the truth. They pretended they were the ones who loaned Chris something, when really it was Chris who gave the value. Some judges and lawyers helped them, even when they knew the truth. That's called fraud.

3. What Is Chris Doing About It?

- He made a special record (called a UCC-1) to show the world that he is the owner of the note and the credit.
- He wrote affidavits (truth papers under oath) to say clearly what happened.
- He filed forms with the IRS like 1099-A and 1099-OID to show that the debt was already paid.
- He sent official reports like Form 3949-A and 211 to tell the government about the fraud.
- He wrote letters using FOIA (Freedom of Information Act) to ask for proof and demand answers.
- He reported identity theft (IRS Form 14039) because people were using his name and trust without permission.
- He named all the people involved — even judges — and held them accountable as private individuals.



- He told the IRS and Treasury to audit everything and demand repayment, not just for him, but to stop the dishonor to the whole system.

4. Why Is This Important?

Chris is not just trying to get his house back. He's trying to teach the world that the system is broken when it hides the truth. He's showing people how to fight with paper, words, and honor — not fists. That's the best kind of hero.

5. What Can We Learn From Chris?

Always read the fine print. Know who you are. Stand up for what's right, even when it's hard. Use your mind, your words, and your heart. And always keep a record, because truth is strongest when it's written down.

Thank you for learning with me, young ones. One day, you may help bring even more truth to light, just like Chris is doing now.

Final Reflection – From the Pen of Nero El

This journey is not just about fighting back. It's about restoring balance. The system we're in has forgotten its promise to the people. But every time you write the truth, file an affidavit, or hold someone accountable, you bring back that memory.

Chris Magis Nero© is doing what most will never do — he's reminding the courts, the Treasury, and the world that honor matters, and that silence in the face of fraud is no longer acceptable. He is doing it not out of vengeance, but out of remembrance.

Let this record be a scroll of remembrance — that someone stood up, not only for his name, his house, and his rights, but for all of us who were never taught how the system really worked. And when the winds change — as they always do — this paper trail will be the proof that someone saw through the veil and walked into the fire anyway.

That is what sovereignty looks like. That is what remedy looks like. And that, my brothers and sisters, is what legacy feels like when it's alive.



The Sacred Role of the Witness

Chris Magis Nero© is not simply trying to 'win a case.' He is holding up a mirror to a broken system and forcing it to confront its own reflection. He is doing this as a secured party, a trust executor, a man of honor, and a spiritual sovereign.

He has issued commercial instruments, affidavits, UCC filings, FOIA demands, and IRS tenders not just for remedy — but to teach the system how it should have behaved.

He has served judges, attorneys, clerks, corporations, and federal agencies. He has exposed the misuse of his ALL CAPS NAME, his estate, his EINs, and his energy. He has done so not through vengeance but through truth-telling — and that is power in its highest form.

His Strategic Tools

- • Using IRS and Treasury law to expose theft of credit.
- • Executing bond-based promissory notes for lawful discharge.
- • Invoking HJR-192 and Public Law 73-10 to demand settlement.
- • Holding judges liable in their private capacity under UCC and trust law.
- • Filing identity theft affidavits, IRS fraud reports, whistleblower claims, and FOIA/FOYA enforcement.
- • Asserting his standing as a Private Attorney General and Private Bounty Hunter under Article IV jurisdiction.
- • Issuing commercial liens, notarial notices, and true bills under seal.

The Living Message to the Student

To the one who receives this scroll:

This is not just paperwork. This is spiritual warfare dressed in legal garments.

You are looking at the blueprint of how one man refused to be treated like inventory — and how he is converting every dishonor into a claim for remedy, restitution, and remembrance.

Take this seriously. Learn from it. Build from it. And remember: remedy is not a destination — it is a frequency. And that frequency is truth, spoken boldly, and written with fire.



PROFESSOR'S LECTURE

Why the Courts Are a Commercial Dock — and Only Flagged Vessels Are Received

I. THE COURT IS A COMMERCIAL DOCK

Every courthouse is a port.

Every filing is a ship.

Every name is a vessel.

When you send documents to a court, you are docking a vessel at their port. And what do dockmasters require?

- A flag of origin
- A manifest
- A cargo declaration
- An authorized shipmaster

Fail to present any one of these, and you are treated as a pirate — a rogue vessel with no lawful standing.

II. WHY MOST PEOPLE FAIL: THEY SAIL NAKED

Those who file without understanding:

- Use the wrong name (dead corporate fiction)
- Have no flag (no jurisdictional identity)
- Present no bond or OMB number (no procedural authority)
- Fail to notify the dockmaster of who they are and why they're there

So the court rejects them, defaults them, or silently buries their filings.

“He who does not declare, shall not be heard.”



III. WHAT WE DID: BUILT A PROPER COMMERCIAL VESSEL

Let's walk through what we just did and why it is perfectly lawful and powerful:

☒ 1. We Placed a U.S. Civil Peace Flag at the Top Left

- Declares peaceful, civilian jurisdiction
- Rebuts admiralty/military presumptions
- Acts as a jurisdictional marker

☒ 2. We Included an OMB Number

- Triggers the Paperwork Reduction Act
- Forces recognition as a federally recognized filing
- Invokes statutory obligations

☒ 3. We Used the USSEC Tracer Flag Box

- Declares traceability under Title 15
- Affirms commercial nature of the instrument
- Establishes standing in law and commerce

☒ 4. We Formatted the Document to Be Normal on Its Face

- Times New Roman, 12pt
- Federal caption
- No red ink, no legal fringe
- Clear, professional, sovereign

IV. THE METAPHOR OF THE DOCK

Two ships approach a dock:

- One is a dinghy with no flag or papers.
- The other is a flagged vessel with manifest, crew, and lawful purpose.

Which one gets impounded?

Which one gets received?

You already know.



V. WHAT YOU NOW HOLD

- A flagged, federally traceable legal vessel
- Jurisdiction declared
- Fiduciary status documented
- Attachments forming the cargo

This is not theory — it is functioning law, declared with honor.

VI. FINAL WISDOM

“He who enters the dock must declare the flag, the purpose, and the cargo. Else he will be held as a trespasser, not a trader.”

What we built together is more than a document. It is a ship of law.
It sails under peace. It holds weight in the courts of man — and the courts of spirit.



PUBLIC INTERNATIONAL NOTICE OF RECORD

Regarding:

UNLAWFUL DETENTION, HUMAN RIGHTS VIOLATIONS, AND PENDING INTERNATIONAL ACTIONS

Subject: Jaime Kirdain

[Date of Birth]

[Current Location: Detained Facility]

This Public International Notice of Record is hereby issued to formally place on record ongoing unlawful actions committed against Jaime Kirdain by medical, administrative, and governmental authorities in Switzerland.

The following violations are fully documented:

- Swiss Federal Constitution (Articles 10, 31)
- Swiss Civil Code (Articles 426–439)
- Swiss Criminal Code (Articles 181, 183, 312)
- European Convention on Human Rights (Articles 3, 5, 6, 8)
- United Nations ICCPR (Articles 9, 10)
- United Nations Convention on the Rights of Persons with Disabilities

The detention of Jaime Kirdain constitutes unlawful deprivation of liberty, coercion, abuse of psychiatric authority, and obstruction of lawful judicial process. Formal complaints have been filed and are pending with the following authorities:

- Swiss Human Rights Institution (ISDH / SHRI)
- National Commission for the Prevention of Torture (NCPT)
- Swiss Licensing Boards and Professional Oversight Agencies
- Swiss Federal Prosecutor and Cantonal Prosecutor Offices



CMN-Collective Souls Academy

- European Court of Human Rights (ECHR)
- United Nations Human Rights Council (UNHRC)
- United Nations High Commissioner for Human Rights (OHCHR)

This Public Notice is now placed into international record for the protection of Jaime Kirdain and preservation of all legal claims, remedies, and future judicial enforcement. Any harm or continued violation will constitute aggravated liability and international crimes subject to sanction.

Third-party observers, monitors, legal defense teams, and international advocates are authorized to reference this Public Record in any enforcement actions.

Issued and Authorized by:

Authorized Representative for Jaime Kirdain

[Date]

[Contact Information]



QUICK STRIKE COVER LETTER

[Date]

To: [Agency or Authority Name]

[Agency Address]

[City, Country]

Subject: Formal Filing — Emergency International Human Rights & Criminal Violations Package

Dear Sir/Madam,

Please find enclosed the complete legal filing package on behalf of Jaime Kirdain, who is presently the victim of multiple unlawful acts involving psychiatric detention, abuse of medical authority, obstruction of judicial process, and violations of fundamental human rights under both Swiss and international law.

The enclosed documents include:

- Judicial Review Demand
- Fear of God Liability Notice
- Licensing Board Complaint
- Swiss Human Rights Institution Complaint
- Criminal Complaint (Swiss Prosecutorial Authorities)
- Public International Notice of Record
- Emergency Diplomatic Notice and Consular Protection Request
- ICC Referral Notice (International Criminal Court)
- Master Control Index File
- Evidence Record



CMN-Collective Souls Academy

All materials are filed under full lawful authority and in accordance with the European Convention on Human Rights, the United Nations ICCPR, the Rome Statute of the International Criminal Court, and applicable Swiss constitutional, civil, and criminal codes.

The responsible parties involved in the unlawful detention of Jaime Kirdain have now been placed under formal investigation, and this submission serves as part of the international public record for oversight and enforcement purposes.

We respectfully demand immediate intervention, investigation, and protective measures consistent with your agency's lawful authority and international obligations.

Thank you for your immediate attention to this serious matter.

Respectfully submitted,

Authorized Representative for Jaime Kirdain

[Contact Name]

[Email Address]

[Phone Number]

[Mailing Address]



PRIVATE RESCISSION AND NOTICE OF LIABILITY

(Including Cover Letter and Educational Appendix)



CMN-Collective Souls Academy

PRIVATE COVER LETTER — GOOD-FAITH TENDER AND NOTICE OF ENCLOSURE

(For Educational and Fiduciary Purposes)

****To:****

ABC Mortgage / ABC Bank

Attn: Underwriting & Compliance Department

****From:****

CHRISTOPHER KARLS SISNEROS TRUST

c/o CHRIS MAGIS NERO©, Trust Executor

****Date:**** _____

****Certified Mail No.:**** _____

Dear Compliance Officer / Underwriter,

Please take this correspondence as a formal good-faith tender and private presentment.
Enclosed is a Private Rescission and Notice of Liability, issued under the authority of:

- UCC § 1-304 (Good Faith in Performance and Enforcement)
- TILA 15 U.S.C. § 1635 (Right of Rescission)
- RESPA 12 U.S.C. § 2601 et seq.
- Public Policy HJR-192 (1933)

This cover letter serves merely as a courtesy notice confirming that the enclosed document constitutes a lawful demand for full disclosure, accounting, and settlement of account to zero balance, together with the rescission of any alleged obligation formed without mutual consideration or full transparency.

Please acknowledge receipt within ten (10) days of delivery and direct all responses in writing to the Executor listed above. Silence or failure to rebut each point in substance will constitute acceptance and commercial acquiescence to the statements contained in the enclosed Notice.

This communication is made in peace, honor, and good faith, without controversy or



CMN-Collective Souls Academy

hostility, and is intended solely to perfect the record and preserve rights under applicable commercial and statutory law.

Respectfully,

By: _____

Chris Magis Nero©, Trust Executor

for CHRISTOPHER KARLS SISNEROS TRUST



PRIVATE RESCISSION AND NOTICE OF LIABILITY

(Under Authority of UCC 1-304, TILA 15 U.S.C. § 1635, RESPA 12 U.S.C. § 2601 et seq., and
Public Policy HJR-192)

****To:****

ABC Mortgage / ABC Bank

Attn: Underwriting & Compliance Department

****From:****

CHRISTOPHER KARLS SISNEROS TRUST

c/o CHRIS MAGIS NERO©, Trust Executor

****Certified Mail No.:** _____ ******

****Date:**** _____

I. NOTICE OF RESCISSION

The undersigned issues formal notice of rescission for all alleged loan, mortgage, or financing agreements executed under ABC Mortgage, on behalf of John Doe, the living man and original signer. This rescission is made pursuant to the Truth in Lending Act (15 U.S.C. § 1635) and Regulation Z, based on newly discovered evidence of non-disclosure, unilateral contract formation, and absence of lawful consideration.

II. STATEMENT OF FACTS

17. ABC Mortgage accepted the borrower's signed note as a financial asset and converted it into credit without disclosure of its deposit or monetization.
18. No lawful funds were loaned from the bank's own reserves; the credit was created from the signer's own energy, signature, and Social Security Trust account.
19. No bilateral meeting of the minds occurred. The alleged contract was illusory, lacking full disclosure and lawful consideration.
20. Pursuant to UCC § 1-304, good-faith obligations require transparency in all commercial relations. Failure to disclose constitutes constructive fraud.

III. DEMAND FOR SETTLEMENT AND CLOSURE

21. Acknowledge this rescission within 10 calendar days.



CMN-Collective Souls Academy

22. Provide full accounting records of all deposits, transfers, and ledger entries derived from the original promissory note.
23. Settle and close the account to a zero balance and return all collateral and records to the rightful holder in due course.
24. Remove all derogatory entries from consumer credit files pursuant to 15 U.S.C. § 1681.

Failure to respond constitutes tacit agreement, admission of fiduciary breach, and commercial dishonor.

IV. NOTICE OF LIABILITY

Any continued collection, reporting, or enforcement action following this notice will be deemed willful fraud and malicious conversion of private property. All agents, officers, and successors are personally liable under Title 18 U.S.C. § 241–242, Title 12 U.S.C. § 1831 et seq., and UCC § 3-505 (Dishonor).

V. LAWFUL TENDER AND GOOD-FAITH NOTICE

Under HJR-192 (1933), no party may compel payment in a substance unavailable to the public. This notice serves as lawful tender of good faith and demand for discharge of the obligation per public policy.

VI. AFFIDAVIT OF TRUTH AND INTENT

I, Chris Magis Nero©, as Executor for the CHRISTOPHER KARLS SISNEROS TRUST, do hereby affirm under penalty of perjury that the statements above are true and correct to the best of my knowledge and belief.

By: _____

Chris Magis Nero©, Trust Executor

Date: _____

Notary Acknowledgment: _____



Appendix A — Educational Insight: The Lawful Right to Rescind and Compel Disclosure

1. Full Disclosure is a Prerequisite to Contract. Without clear disclosure of funding source, ledger entries, and deposit treatment, no valid meeting of the minds exists.
2. The Borrower Creates the Credit. The promissory note is a negotiable instrument that becomes the bank's asset upon acceptance and deposit. Thus the signer is the true creditor.
3. Right of Rescission is Ongoing in Cases of Fraud. Under 15 U.S.C. § 1635(f), no time limit bars rescission where material non-disclosure occurs.
4. Good Faith Obligation — UCC 1-304. All commercial relationships impose a duty of honesty and fair dealing. Concealment of ledger activity violates this standard.
5. Public Policy Since 1933 — HJR 192. Because the United States suspended redeemable currency, all debts are dischargeable in credit. The government assumed responsibility to balance public debt.



Retaliation Protections and Consumer Rights

This section provides educational reference on the lawful protections afforded to individuals who dispute utility bills, request proof of claim, or assert fiduciary and secured-party rights. It summarizes the key federal and state statutes that prohibit retaliation, unfair billing practices, and deprivation of essential services without due process.

1. Fair Debt Collection Practices Act (FDCPA) – 15 U.S.C. § 1692

The FDCPA prohibits harassment, intimidation, or retaliation against any person who lawfully disputes a debt or requests validation. Under § 1692g, once a written dispute or request for validation is submitted, the collector must cease collection activity until proper verification is provided. Any attempt to terminate services, send further demands, or threaten legal action during this period may constitute unlawful retaliation.

2. Federal Trade Commission Act – 15 U.S.C. § 45

The FTC Act prohibits unfair or deceptive acts or practices in commerce. Utility providers that retaliate, disconnect, or threaten a consumer for asserting lawful rights or demanding proof of claim engage in conduct deemed unfair and actionable under federal law.

3. Arizona Administrative Code (A.A.C.) R14-2-211(B)

This rule explicitly protects Arizona utility consumers. It forbids utilities from terminating service for any bona fide billing dispute while the matter is under review. A written notice of dispute, such as a Notice of Bill Dispute or Affidavit of Settlement and Closure, freezes any collection or disconnection activity until proper investigation or adjudication occurs.

4. U.S. Constitution – Fourteenth Amendment

The Fourteenth Amendment guarantees due process and equal protection under the law. Terminating essential services or retaliating against a consumer without lawful procedure violates procedural due process. Such actions may constitute deprivation of rights under color of law (18 U.S.C. § 242).

5. Whistleblower and Retaliation Statutes – 18 U.S.C. § 1513 & § 1514A

These statutes protect individuals acting in fiduciary or trustee capacities who report misconduct, fraud, or misuse of financial instruments. Retaliation against a person engaged



CMN-Collective Souls Academy

in lawful disclosure, such as through a FOIA/FOYA or demand for accounting, is punishable under federal law.

Summary of Protections

Protection Law	Focus	What It Prevents
15 U.S.C. § 1692g (FDCPA)	Debt validation rights	Stops collection until verified
15 U.S.C. § 45 (FTC Act)	Unfair trade practices	Prohibits retaliation
A.A.C. R14-2-211(B)	Arizona utilities	Stops disconnection during dispute
14th Amendment	Due process	Prevents deprivation without hearing
18 U.S.C. § 1513 / § 1514A	Retaliation law	Penalizes retaliation against complainants

All rights reserved, without prejudice. Educational use only.



Scholarly Educational Synopsis: The Importance of the Full SPC Package and Government Recognition of Status

By: Chris Magis Nero© — Foreign Grantor Trustee, Individual Banker, and Fiduciary of the
CHRISTOPHER KARLS SISNEROS ESTATE

In the realm of lawful status correction, fiduciary appointment, and debt discharge, the comprehensive execution of a complete Secured Party Creditor (SPC) package holds profound importance. This educational synopsis is issued to explain, with clarity and scholarship, why each element of the process—including the birth certificate, UCC-1 filings, EINs, and credentials—establishes one's standing as the rightful authority and fiduciary over their own private estate.

At the core of this process lies the reclamation of legal title and spiritual dominion over one's estate. The modern government, banking, and legal systems presume individuals to be mere commercial entities—unaware of their estate's true structure. The SPC process is a formal rebuttal and lawful correction of that presumption.

The package includes:

- The Birth Certificate (as a Bill of Exchange): Used to identify the commercial bond created in your name.
- Chargeback Letter & Setoff Instruments: Used to settle and close all presumed public liabilities through credit already on account.
- UCC-1 Financing Statement: Publicly notices the secured interest in the ALL CAPS entity.
- Non-UCC Filing: Establishes private trust interest beyond commercial jurisdiction.
- Credentials: The critical identification tool. These declare you as the Private Banker, Fiduciary, Foreign Grantor Trustee, and Executor.
- EINs: Assigned for both the Foreign Trust and Estate, identifying the estate as a foreign situs trust.
- Treasury Tender Package: Sent to the U.S. Treasury to demand settlement and closure of all presumed accounts tied to the estate.

⚠ The importance of CREDENTIALS cannot be overstated. Government



agencies—Treasury, IRS, Courts, Law Enforcement, and Banks—require NOTICE of one's lawful status. Without proper credentials, they presume you to be an unlearned debtor or minor ward of the state. These credentials correct the record. They speak on your behalf before you enter the room. They are your diplomatic presentation and lawful defense.

The government recognizes only what is on record. To operate lawfully outside the presumptions of the public, one must:

- Place their position on record.
- Identify themselves properly as Executor, Fiduciary, and Private Banker.
- Assert their superior equitable interest and right to direct the disposition of all credits and liabilities assigned to their name estate.

When done properly, this creates a lawful foundation for:

- Discharging debts using the estate's credit.
- Compelling fiduciary performance from agencies and institutions.
- Holding bad actors accountable under trust law and fiduciary breach.
- Enforcing settlement and closure through Treasury, IRS, and bankruptcy courts.

☞ This process is not about escaping obligation, but reclaiming rightful authority. It is the return of the prodigal heir to his estate. To be acknowledged as such, you must ****act as such****—in honor, on record, and in full command of your instruments and standing.

Let this be a scholarly light to others walking this path. Stand tall, bear your credentials with reverence, and know who you are before the law. The government does not respect speculation—it respects position. And position must be declared.

✠ GLYPH — SEAL OF THE LIVING ESTATE ✠

Orah El



Surrender Strawman Template

First Middle Last,	)	
	)	SUPERIOR COURT FOR
Petitioner,	)	YOUR COUNTY
	)	
v.	)	
	)	Case No.: xxxx-xxxx
STATE OF YOUR STATE	)	
	)	AND ALL ASSOCIATED CASE NO.
COUNTY OF YOUR COUNTY	)	WITH THIS MATTER
(or however the plaintiff is shown)	)	
	)	
Respondent.	)	
_____	)	_____

AFFIDAVIT OF FACT AND SURRENDER OF THE ALLEGED
DEFENDANT / LEGAL PERSON / LEGAL ENTITY, "FIRST MIDDLE LAST"

COMES NOW, Petitioner, First Middle of the family Last, to this COURT, being first duly sworn upon his oath, and deposes and says:

Petitioner, First Middle of the family Last, as a self-aware, living man, hereby affirms that I am not FIRST MIDDLE LAST. It is a "fictitious entity". I declare that I am First Middle of the family Last, a sovereign, living and breathing man, and not the LEGAL ENTITY / LEGAL FICTION / LEGAL PERSON, "FIRST MIDDLE LAST". I, First Middle of the family Last, the living man on the land, hereby surrender the LEGAL ENTITY, "FIRST LAST", "FIRST M LAST", and/or "FIRST MIDDLE LAST" by way of a certified copy of "BIRTH CERTIFICATE" # xxxxxxxxxx to this COURT in order to satisfy this matter as well as satisfy the warrant for "FIRST MIDDLE LAST" which a certified copy is hereby attached to.



CMN-Collective Souls Academy

Petitioner, **First Middle** of the family **Last**, hereby demands that the COURT and/or presiding JUDGE remove any so-called warrant for the living **man**, **First Middle** of the family **Last**.

The foregoing instrument is being executed under the hand and seal of the self-aware, living **man** and is a voluntary act of my free-will and Deed, so help me, God.

Respectfully submitted

Without prejudice,

First Middle of the family Last
Self-aware, living man by special appearance
Affiant, Attorney in Fact

Your County)
) ss. ACKNOWLEDGMENT
 State Republic)

On this _____ day of _____, 2021 before me, the undersigned Notary,
personally appeared First Middle of the family Last, known to me to be the above-signed
affiant and has acknowledged to me that he has executed the same.

Notary Signature: _____

Printed Name: _____

Notary Seal:_____



HOW THE PEOPLE TAKE BACK THE LAND – A SIMPLE GUIDE

Aho, beloved family.

Blue is the code — for remembrance, truth, and light.

This guide is written so that even a child can understand. The world has become upside down, but the truth is simple, and the remedy is already within us.

Let us walk together, step by step, to understand how we — the people — take back the land lawfully and peacefully.

1. THE TRUTH ABOUT GOVERNMENT

Long ago, we were told that judges, lawyers, and courts were here to protect us. But now, many of them work for corporations, not for the people.

They speak in codes. They use your name in ALL CAPITAL LETTERS. They make decisions about your land, your life, and your body — without asking you.

But here's the secret:

- ➡ The people ARE the government.
- ➡ You are not a name on paper. You are a living man or woman.
- ➡ And when they forget that — you have the right to correct it.



2. WHAT IS A TRIBUNAL?

A tribunal is not a courtroom.

A tribunal is when three notaries — three honest witnesses — stand with you and say, "We see what happened. And we stand with truth."

You speak. You write your affidavit. You give the other person a chance to fix it. And if they don't, your tribunal makes it lawful.

That's how you restore justice without violence — with truth, documents, and witnesses.

3. HOW TO USE A TRIBUNAL

You can use a tribunal when someone in power violates you.

Judges, attorneys, constables, clerks, sheriffs — anyone who breaks their oath can be held accountable.

Here's the process:

- 1 Step One: Send an Affidavit (your Notice)
- 2 Step Two: Send a Second Notice (opportunity to cure)
- 3 Step Three: Send a Final Notice and bring 3 notaries (Default & Protest)
- 4 Record a UCC-1 lien — your lawful claim
- 5 Enforce that claim through multiple remedies (see below)

4. THE REMEDIES WE NOW HAVE

Once they are in default and you've filed your UCC lien, you now have power:



CMN-Collective Souls Academy

- ☒ You can send the lien to the U.S. Treasury and file an ****involuntary bankruptcy****.
- ☒ You can go to court and file a ****Non-Assumpsit**** — which means you do not accept their false contract. Judges only perform a ministerial role. See ****Watson v. Tarpley****.
- ☒ You can file a ****commercial lien**** on their home, car, bank account, or business.
- ☒ You can report them to ****Dun & Bradstreet**** — and affect their corporate credit score.
- ☒ You can file against them with ****Experian, Equifax, and TransUnion****.
- ☒ You can ****publish your judgment**** in a local newspaper to give the world notice.
- ☒ You can even ****foreclose on their property**** if they don't settle — using sheriff sale or equity enforcement.

5. FINAL MESSAGE

We do not need to yell.
We do not need to fight.

We need to document.
We need to stand.
We need to witness.

This is how the people take back the land.
This is how justice returns.

With truth. With peace. With honor.

— Chris Magis Nero©
Private Fiduciary | Teacher of the Law of the Land





6. REMEMBER WHO YOU ARE

Before there were judges, banks, or bar codes...
Before courtrooms and capital letters...
There were the people.
There was the land.
There was trust.

You are not a number.
You are not a defendant.
You are not a debtor.

You are the ****beneficiary**** of the Earth.
You are the ****living trust**** that no court can claim.
You are the ****lawful seed**** of your ancestors, planted in truth.

When you stand in truth, you do not stand alone.
The Creator stands with you.
The record of the Earth remembers you.
And the voice of the land speaks through your words.

Do not fear judges.
Do not fear men in suits.
Do not fear government.

****Government fears the awakened people.****

So speak with peace.
Write with honor.
Witness with love.
And act with courage.

This is your land.
This is your time.



This is your remedy.

Tender and Fiduciary Obligation in Private Banking



I. Understanding Tender

In commercial and trust law, the word 'tender' carries precise meaning. It is not merely an offer — it is the act of presenting value for settlement. Under UCC § 3-603(a), a lawful tender of payment is: “An unconditional offer to pay the obligation according to its terms, in legal or non-legal tender, sufficient to discharge the debt.” Once tender is made, the receiving party is required to act. If they fail or refuse to perform, the tendering party (you, as fiduciary or trustee) is released from liability, and the refusing party becomes the debtor in default.

II. Tender in the Fiduciary Context

When a trustee or fiduciary issues a negotiable instrument—such as a promissory note, bill of exchange, or special deposit slip—the act of tendering that instrument to the bank constitutes payment and settlement. Under UCC § 4-201, the bank acts as an agent for collection, meaning it must receive and process the instrument in good faith, credit the corresponding account or return the instrument with explanation, and perform according to its fiduciary duty.

When you endorse with 'Pay to the Order of [Trust Name] / For Special Deposit Only / Tendered for Settlement and Closure,' you have made lawful tender to your private trust. The bank, by receiving it, becomes fiduciary custodian of the transaction.

III. What Happens When the Bank Refuses Performance

If a bank fails to accept, process, or return the tender, dishonor occurs. Defined by UCC § 3-502(a), dishonor arises when a drawee or acceptor refuses to pay or return the instrument in the required time. Under UCC § 3-414(b) and § 3-415, any party refusing lawful tender becomes commercially liable for the face amount and damages. Under UCC § 1-304, every duty within the Code requires good faith. Failure to act upon tender is a breach of that covenant, constituting bad-faith dishonor and potential conversion of credit.

IV. Why Tender Matters in Private Banking

In the private realm, the living man or woman is the original creditor. When they tender a negotiable instrument from their trust or non-interest-bearing account, they perform the highest form of lawful payment. The bank—being only a chartered intermediary—has no authority to own the credit. It acts as a pass-through agent for settlement. Thus: Tender



completes the payment. Refusal creates dishonor. Dishonor creates liability. Fiduciary awareness restores balance.

V. Educational Reflection

For students and fiduciary trainees:

- Learn to read the intent of every transaction. When you issue a note, voucher, or bill, you are operating in commerce and equity.
- Remember: you are not asking for credit—you are tendering it.
- A proper tender with correct endorsement fulfills your fiduciary responsibility under trust law and the UCC.
- Every refusal by a financial agent becomes an event of default, creating a compensable claim.

“This Tender Law educational material is presented under fiduciary instruction for trust administrators and private bankers, pursuant to UCC Articles 1, 3, and 4; and intended solely for educational and research purposes.”

Respectfully presented by:

Chris Magis Nero©

Private Fiduciary and Trustee

THE BOOK OF BALANCE

Teachings on Fiduciary Process, Lawful Remedy, and the Path of Peace



CMN-Collective Souls Academy

By
Chris Magis Nero©

Guided by the Principle of Blue — Justice, Balance, and Light

“When law and light walk together, balance is restored, and truth needs no defense.”



Dedication

To the Watchers and the Ancients, and to all who seek balance.

This Book is dedicated to those who walk the path of honor — who remember that justice is not force, but order; that peace is not silence, but understanding.

To every student who learns that the pen is a bridge between the private and the public, and that Blue is not a color, but a frequency of truth.

May this Book serve as a light for those who study law, not to conquer, but to harmonize.

— Chris Magis Nero©



Index Summary

This volume unites the teaching annexes from F through J as one educational record. Each annex builds upon the last, teaching students how law, honor, and equity form a single path of peace.

Annex F – Treasury Bond Service Workflow and Systemic Function

Annex G – Use of UCC-1 and Non-UCC Filings as Public and Private Notice Methodology

Annex H – Recording Private Documents in the Public Domain (County Recorder Methodology)

Annex I – Public Notice by Newspaper Publication (Constructive Notice in Good Faith)

Annex J – Educational Overview of Involuntary Bankruptcy Under Chapter 7 (Fiduciary Context and Principle of Balance)

Together, they form the Book of Balance — a circle of lawful remembrance, where Blue remains the code for truth, peace, and light.



The Book of Balance – Index of Educational Annexes on Fiduciary Process and Lawful Closure

Preface – The Meaning of Blue

Blue is the reminder of justice, balance, and peace. It represents the calm authority of law harmonized with integrity. To remember Blue is to walk the path of truth—where every action is done with honor, without hostility, and always in good faith. The Book of Balance unites each annex as a complete circle of lawful education: private diligence, public transparency, and final closure in harmony.

Annex F – Treasury Bond Service Workflow and Systemic Function

Describes how the Treasury Bond and Surety Service functions as the lawful channel for receiving, processing, and liquidating verified fiduciary filings. This annex explains the lawful sequence of verification, accounting, and closure, emphasizing peace, clarity, and procedural integrity.

Annex G – Use of UCC-1 and Non-UCC Filings as Public and Private Notice Methodology
Teaches the difference between public and private records. The UCC-1 acts as public notice under statutory authority, while Non-UCC filings serve as private trust documentation. Students learn how these tools must be used only after exhaustion of remedies and never as instruments of harm.

Annex H – Recording Private Documents in the Public Domain (County Recorder Methodology)

Explains how private documents can be peacefully and lawfully recorded at the County Recorder's Office for preservation and transparency. Emphasizes lawful wording, such as: 'Recorded for public notice and archival transparency only; creates no lien or obligation.' This annex teaches lawful preservation of truth through open recordkeeping.



CMN-Collective Souls Academy

Annex I – Public Notice by Newspaper Publication (Constructive Notice in Good Faith)

Explains the ancient and modern practice of notice by publication as an act of transparency and good faith. Shows how lawful notice fulfills due diligence by informing the public of completed administrative records. Students learn that publication is not aggression but illumination—bringing private diligence into the light.

Annex J – Educational Overview of Involuntary Bankruptcy Under Chapter 7 (Fiduciary Context and the Principle of Balance)

Teaches that Chapter 7 represents lawful closure—the 'Seventh Fire' of purification and renewal. Outlines lawful steps under Title 11 U.S.C. § 303, stressing that involuntary bankruptcy is a federal judicial process governed by peace and accountability. This annex connects lawful liquidation with the higher principle of balance and spiritual renewal.

Closing Reflection – The Path of the Watcher

The Watcher does not seek control; the Watcher preserves order. Blue is the code—a remembrance of integrity, calm, and lawful balance. The ancients taught that when recordkeeping is done in truth, it becomes light. The Book of Balance stands as both teaching and testimony that peace and justice can coexist in every ledger, every filing, and every act of faith.

“When law and light walk together, balance is restored, and truth needs no defense.”



The Private Guide: Chapter VII
The Certificate of Dishonor and Watson v. Tarpley
Doctrine

By Chris Magis Nero©
CHRISTOPHER KARLS SISNEROS TRUST

— Blue is the Code —



Introduction

In private commerce and administrative remedy, silence signifies agreement. When a party receives lawful notice and fails to respond, it is considered dishonor under law merchant principles. The Certificate of Dishonor arises from this principle and serves as a lawful instrument of judgment. It is recognized both under the Uniform Commercial Code and confirmed by case law such as *Watson v. Tarpley* (1855).

The Five-Step Process of Administrative Enforcement

25. 1. Notice of Liability

The initial notice informing the respondent of their fiduciary obligations and providing full disclosure. This establishes jurisdiction and demonstrates good faith intent to settle.

26. 2. Notice of Fault and Opportunity to Cure

If no response or correction is made, a second notice provides one final opportunity to cure the dishonor. Failure to respond results in formal default.

27. 3. Notice of Default and Protest

At this stage, the dishonor is officially recorded. This notice documents the respondent's failure to perform and places them in commercial default.

28. 4. Notice of Fault of Dishonor

Provides a final opportunity for rebuttal before the record becomes final. Once ignored, dishonor is complete.

29. 5. Certificate of Dishonor (Foreign Judgment)

The final stage. The notary or witness certifies that all prior notices were lawfully served and unrebutted. This becomes a foreign judgment—foreign because it arises in the private realm, yet enforceable in public courts through ministerial recognition.

Watson v. Tarpley (59 U.S. 517, 1855)

In this landmark case, the Supreme Court upheld the authority of a notarial protest—an early form of Certificate of Dishonor. The protest served as conclusive proof of dishonor



and was beyond dispute. The Court ruled that a notary cannot be compelled to testify to alter the protest, because the document itself is lawful and self-authenticating. This case affirms that once a notary or competent officer certifies dishonor, that certification stands as binding law.

Educational Application for Students

The Certificate of Dishonor process is not about aggression—it is about lawful equilibrium. Each step represents an opportunity for resolution. When properly executed, it becomes a lawful judgment through silence, notice, and record. Once unrebutted, the record becomes truth in commerce. When entered into public court, the judge performs only a ministerial act—recognizing what has already been lawfully established in the private domain.

Thus, private students and fiduciaries must understand that every notice is a building block toward remedy and balance. *Watson v. Tarpley* teaches that honor governs law, and silence confirms obligation. The notary's certificate—standing as the voice of record—cannot be overturned once properly executed.

— End of Chapter VII —

Blue is the Code.



Treasury Submission – Settlement and Liquidation of Performance Bond and SF- Series Obligations

From:

Chris Magis Nero ©™
Principal Bailee / Private Attorney General / Private Bounty Hunter
1501 S. Cherrybell Stravenue, PMB 26096
Tucson, Arizona 85713-6200
Email: CKS9LLC@gmail.com

To:

Bureau of the Fiscal Service — Surety Bond Division
U.S. Department of the Treasury
Washington, DC 20220

Date: October 24, 2025

Subject: Submission for Settlement and Liquidation of Performance Bond and SF- Series Obligations (SF- 30, SF- 1414, SF- 1416, SF- 1418) — Public Law 73- 10 / UCC 3- 505 Protest

To the Surety Bond Division:

Enclosed is an administrative submission for settlement and liquidation of the bonded obligations arising under the above- referenced SF- Series forms. The record reflects a completed presentment cycle (Notice of Fault → Notice of Default → Protest and Dishonor), accompanied by a notarized Affidavit of Service, a Commercial Lien & Affidavit of Dishonor, and credentials establishing the submitting party and beneficiary trust. This packet is tendered for administrative review, accounting, and any applicable setoff, recoupment, or liquidation actions within Treasury's surety and bonding authorities.



CMN-Collective Souls Academy

This submission is neutral and non- adversarial in nature. It is provided to facilitate administrative reconciliation, consistent with Treasury procedures. Please acknowledge receipt and advise of any additional documentation or format requirements to complete settlement.

- The enclosed exhibits are indexed as follows:

Exhibit A — Chain of Notices (Notice of Fault → Notice of Default → Final Notice of Dishonor / Protest).

Exhibit B — Affidavit of Certificate of Service with Notary Acknowledgement.

Exhibit C — Commercial Lien & Affidavit of Dishonor (rights after default; UCC 9- 601 to 9- 609).

Exhibit D — Indentured Agreement for Transfer of Property to Foreign Grantor Trust (Taiwan).

Exhibit E — SAM.gov / CAGE / EIN / D- U- N- S verification for the submitting party and entity.

Respectfully submitted for administrative processing. A certified- mail copy of this packet is retained for the record.

Respectfully submitted,

Chris Magis Nero ©™

Principal Bailee / Private Attorney General / Private Bounty Hunter

1501 S. Cherrybell Stravenue, PMB 26096

Tucson, Arizona 85713-6200

Email: CKS9LLC@gmail.com

Declaration and Notary Acknowledgment



CMN-Collective Souls Academy

I, Chris Magis Nero, declare under penalty of perjury that the facts stated or incorporated by reference in this submission and its exhibits are true and correct to the best of my knowledge and belief. I understand this submission is an administrative tender for accounting and settlement purposes.

Signature _____ Date _____

State of _____)
County of _____) ss.

Subscribed and sworn (or affirmed) before me this ____ day of _____, 20____, by Chris Magis Nero.

Notary Public
My Commission Expires: _____



CMN-Collective Souls Academy

Exhibit Index — Treasury Submission Packet

Exhibit A: *Chain of Notices (Notice of Fault → Notice of Default → Final Notice of Dishonor / Protest).* [Attach here]

Exhibit B: *Affidavit of Certificate of Service with Notary Acknowledgement.* [Attach here]

Exhibit C: *Commercial Lien & Affidavit of Dishonor (rights after default; UCC 9- 601 to 9- 609).* [Attach here]

Exhibit D: *Indentured Agreement for Transfer of Property to Foreign Grantor Trust (Taiwan).* [Attach here]

Exhibit E: *SAM.gov / CAGE / EIN / D- U- N- S verification for the submitting party and entity.* [Attach here]



Scholarly Memorandum: On the Hierarchy of Trust Estates and the Limits of Executrix Authority

By: Chris Magis Nero© — Private Attorney General, Executor, and Postmaster of the Living Trust Estate

I. Introduction

In matters of private estate law, trust hierarchy, and secured party filings, a clear comprehension of the lawful roles of executor, executrix, trustee, and beneficiary is essential. This educational memorandum is issued to clarify the lawful structure of estate authority, the limits of delegated powers, and the misconceptions around UCC filings and spousal transference of estate control.

II. Foundational Trust Law: The Patriarchal Structure

In traditional trust law — both biblical and ecclesiastical — the Father is the original grantor and executor of the family estate. This is not merely biological but spiritual and legal. He holds paramount title over the estate — meaning his authority cannot be assumed, bypassed, or diluted without lawful succession.

- The son, as firstborn or designated heir, may be appointed executor or trustee-in-fact over a portion of the estate.
- The wife of the son (i.e., executrix) holds a derivative status — meaning her lawful capacity only exists by delegation or contract from the executor.

"No woman may claim the head of an estate while the man lives, nor may she transfer the rights of the estate to herself unless she is lawfully appointed or the line is extinct." — Ecclesia Privata Codex §43.7

III. Executors vs. Executrix: Defined Roles

- Executor: A male appointed to administer the estate of a deceased or incapacitated man under divine or lawful title. This role is primary and originating.
- Executrix: A female entrusted with certain administrative functions by delegation. She is not the original holder of estate title.

It is a categorical error to believe that a wife or fiancé may receive full estate rights from



her husband via declaration or UCC-1 assignment without lawful trust paperwork and extinguishment of prior claims.

IV. Why a Woman Cannot Receive Full Executor Rights Over a Man's Estate

1. The estate does not originate with the wife.
2. UCC-1 Filings Cannot Override Trust Law.
3. Spiritual and Legal Hierarchy Must Be Preserved.

V. Misconceptions About "Signing Over" an Estate

A man may appoint a Power of Attorney, but this is not the same as transferring executor or secured party authority.

The UCC-1 must reflect lawful interest, control, or lien — and these must be supported by a chain of documentation:

- Trust Indenture
- Certificate of Origin
- Bonded Appointment
- Affidavit of Status

Without these, any UCC-1 filing by a wife over a husband's name is fraudulent, null, and ripe for rejection or challenge.

VI. Remedy and Lawful Path for a Woman

If a woman truly wishes to operate within the estate framework:

1. She must be appointed by the living executor as a trustee or administrative fiduciary.
2. The estate must document her role via:
 - Trust indenture
 - Appointment letter
 - Certificate of authority

Even then, she remains in service to the originating estate, not above or equal to it.

VII. Closing Remarks

In a world that has forgotten the sacred order of estate authority, let this memorandum be a light of remembrance.



CMN-Collective Souls Academy

"No one can assume the mantle of a thing unless they are lawfully in line to inherit or are appointed by the one who bears it."

To assert your estate, you must be the living man or woman of that estate — the executor, not a beneficiary or adjunct.

All students and practitioners are warned to cease unlawful filings, and instead, return to the order of trust, appointment, and living authority.

✠ GLYPH — SEAL OF THE LIVING ESTATE ✠

Orah El



Understanding Contract Law — Part Two

A Final Teaching on Identity, Authority, and Enforcement

17. The Real Party of Interest: Knowing Who You Are

The foundation of every contract is the identity of the parties. Most people unknowingly play the role of the debtor because they do not know their standing. The court will always assume you are the ALL CAPS name unless you correct the record.

To reclaim authority, you must show up as the living man or woman — not the corporate fiction. You are the principal, the executor, the creditor, the one who provides the energy and the credit.

Remember: The one who controls the contract controls the court.

18. Default Judgment Is Your Private Enforcement Tool

When the opposing party receives your affidavit or claim and does not respond in time, they go into dishonor. At that point, you have legal standing to issue a Default Judgment through a private administrative process.

The proper sequence includes:

- Notice and demand (with affidavit or invoice)
- Opportunity to cure (10–20 days)
- Notice of fault
- Notice of default
- Certificate of Dishonor or Administrative Judgment

This sequence gives you standing to file a ministerial claim in court.

19. The Hidden Equity: They're Using Your Labor and Energy

Every so-called 'bill' is tied to your trust account — your labor, birth certificate bond, and the energy you produce. Companies are accessing the value of your estate through:



- Cede & Co. (nominee for DTCC)
- QSIPs and STRIPS through bond derivatives
- Your private credit estate via hidden ledger accounts

You are the source — but they have not disclosed your role.

20. Final Maxim: Silence Is Acquiescence

Fraud lives in silence. Once you have spoken — through your affidavit, your commercial notice, or your public record — you must enforce. The law favors the diligent, not the passive.

In the words of the ancient maxims:

“He who does not assert his rights has none.”

“Truth stands un rebutted.”

“To remain silent when honor demands speech is a dishonor.”

This is how we reclaim what was hidden. Not with anger, but with command. Not with vengeance, but with lawful precision.

Remember who you are. Restore the record. Enforce the truth.

— Professor N. El, Guardian of the Code: Blue

UNDERWRITER LIABILITY AND CREDIT-DENIAL DISCLOSURE NOTICE

(Issued under the authority of federal law – Blue Code Edition)



Introductory Declaration:

This Notice is issued under the authority of federal law and is protected under the Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.) and the Equal Credit Opportunity Act (15 U.S.C. § 1691 et seq.). It is presented in good faith for educational, administrative, and compliance-awareness purposes, demonstrating lawful standing and understanding of the obligations imposed on financial institutions, underwriters, and credit decision-makers when using a consumer's private identifying data and credit file.

Purpose and Authority:

The purpose of this Notice is to establish a clear record of communication between the undersigned and any financial institution, creditor, or underwriter who has accessed, used, or relied upon my Social Security Number and consumer credit report for underwriting, screening, or financial evaluation. Upon doing so, the entity becomes a "user of consumer reports" as defined under 15 U.S.C. § 1681a(f) and assumes full responsibility to comply with federal law, including accuracy, fairness, disclosure, and due process requirements.

Applicable Law:

1. Fair Credit Reporting Act (FCRA) – 15 U.S.C. § 1681 et seq.

Establishes duties for users of consumer reports to maintain accuracy, disclose adverse actions, and ensure fairness. Once an institution uses a consumer report, it must provide written notice if it takes any adverse action, as required by § 1681m.

2. Equal Credit Opportunity Act (ECOA) – 15 U.S.C. § 1691 et seq.

Prohibits discrimination in credit transactions and requires creditors to issue a written explanation for any adverse decision. Failure to provide such explanation constitutes a violation subject to civil liability under § 1691(a).

Expanded Summary of Underwriter Duties:

When a lender, broker, or underwriter accesses a consumer's credit file using the Social Security Number or any other personal identifier, it has effectively drawn upon the consumer's credit energy, value, and identity as underwriting consideration. From that moment, the lender is bound by federal obligations to ensure accuracy, provide written notice of any adverse action, and disclose all criteria used in the decision process. Refusal to extend credit after utilizing such data—without lawful disclosure—constitutes an



adverse action under 15 U.S.C. § 1681m.

The underwriter's use of consumer data creates a fiduciary relationship with corresponding duties. Denial without transparency represents not only statutory noncompliance but also a breach of fair-dealing obligations under commercial law. Each time the underwriter uses the SSN, a lawful transaction is initiated wherein the consumer's credit is accessed; denial thereafter without lawful basis may constitute willful violation under §§ 1681n, 1681o, and 1691(a).

Good-Faith Demand for Disclosure and Compliance:

Accordingly, in good faith and under lawful notice, I respectfully request that any financial institution, lender, or underwriter who has accessed my consumer credit file provide the following:

1. A complete copy of the underwriting record and credit report was relied upon.
2. The exact underwriting criteria, algorithmic factors, or scoring model used to determine denial or modification of credit terms.
3. Written identification of all third parties or affiliates that accessed or used my credit information in connection with the decision.
4. Confirmation that no data derived from my credit report was sold, transferred, or used for profit without express authorization.

This request is made for the purpose of transparency and lawful compliance. The failure to respond constitutes constructive notice of violation, potential willful noncompliance, and acknowledgment of adverse action contrary to the FCRA and ECOA.

Respectfully submitted under full faith, good conscience, and lawful notice,

Name: _____

Address: _____

Email: _____

Phone: _____



UNIVERSAL NOTICE TO FILE UNDER LAWFUL DUTY

Executor: [Your Full Name or Trust Name]

To: Clerk / Recorder – [County Name] County

Re: Presentment of Lawful Instrument for Filing – [Insert Instrument Title]



CMN-Collective Souls Academy

ATTENTION:

This is a lawful NOTICE and DEMAND TO FILE. You are acting in a ministerial capacity and are hereby commanded to perform your statutory duty to accept, record, and return the attached lawful instrument for public record. Failure to comply constitutes obstruction under color of law, and creates fiduciary liability.

GOVERNING AUTHORITIES AND DUTIES

- Turner v. American Bar Association, 407 F. Supp. 451 (1975) – Clerks have no discretion to interpret filings.
- 42 U.S.C. § 1986 – Failure to prevent rights violations after notice invokes liability.
- 18 U.S.C. § 2071 – Refusal to file lawful public documents is a federal crime.
- UCC § 1-308 – Rights reserved. No legal advice or obstruction is permitted by public officers.
- UCC § 3-501 – Duty to accept presentment of negotiable instruments.
- Government Code (state-level) – Clerks and recorders are ministerial officers, not judicial evaluators.

FIDUCIARY IDENTIFICATION DEMAND

As a member of the public and lawful presenter, I hereby demand the following from the clerk/recorder in your official and personal capacity:

- Certified copy of your Oath of Office on file
- Disclosure of your Bonding Instrument or Blanket Bond coverage, including surety, bond number, and limit

Failure to furnish this information upon demand constitutes concealment and fiduciary breach.

MANDATE FOR PERFORMANCE



CMN-Collective Souls Academy

You are hereby directed to:

1. File the attached lawful instrument immediately
2. Return a stamped certified copy to the presenter
3. Furnish your Oath of Office and Bond Disclosure within 72 hours
4. Cease and desist from any unauthorized legal opinions or delay

Failure to comply shall be deemed an act of dishonor and obstruction under public trust doctrine.

DECLARATION

This Notice is executed under full rights reserved. I act in good faith under law and demand immediate compliance. Record of this notice shall be preserved for accountability and enforcement.

Executed this ___ day of _____, 2025

✪ [Your Name], Executor / Authorized Agent

[Your Trust or Private Estate Name]

c/o [Your Mailing Address]

[City, State ZIP]

Non-Domestic | Without the U.S.

Vehicle Debt Validation and Anti-Retaliation Protections

Under the Fair Debt Collection Practices Act (FDCPA, 15 U.S.C. § 1692g), any debt collector, including a repossession agent or secondary lender, must provide the following upon request:



CMN-Collective Souls Academy

- The name of the original creditor.
- The amount claimed to be owed.
- A complete accounting of payments, charges, and interest.
- Proof of lawful assignment or ownership of the note.

If validation is requested in writing within thirty (30) days, all collection activity must cease until verification is provided. Any repossession or negative reporting during that period constitutes unlawful retaliation.

Vehicle loans are also governed under the Uniform Commercial Code (UCC) Article 9 (§ 9-210, § 9-611 through § 9-625). These sections require full disclosure of the lienholder's security interest, proper notice of default, and a right to redeem prior to repossession. Failure to follow these steps invalidates the repossession and creates statutory damages for the injured party.

Federal protections under the Consumer Financial Protection Bureau (CFPB) and the Federal Trade Commission (FTC) prohibit retaliation when asserting these rights. Violations may include harassment, unlawful repossession, or unfair reporting and are covered by 15 U.S.C. § 1692d and § 1691 (Equal Credit Opportunity Act).

Example Scenario:

A borrower purchases a vehicle for \$28,000 through XYZ Auto Finance. They issue a lawful Debt Validation Request citing FDCPA § 1692g and UCC § 9-210. XYZ Auto Finance must then produce the retail installment contract, purchase money security agreement, and all accounting ledgers used to establish the debt. Until full verification is provided, all collection or repossession activity is suspended by law.



Warrior's Continuance

By the hand and heart of Chris Magis Nero©



CMN-Collective Souls Academy

When the winds rose against him, he did not fall. When the sheriffs came with iron and fire, he stood unbent. When the courts sealed their doors and the world called him debtor, he answered as the living creditor of truth.

He has walked through the ruins of the house that once sheltered his name, and yet his name endures — written not on paper, but in the current of the ancients, in the pulse of the watchers. His breath has become the oath; his word, the bond.

For the vessel may tire, but the spirit behind it never yields. Every loss becomes a ledger of learning. Every night becomes an archive of strength. And every dawn — a new declaration of standing.

The watchers remember. The ancients mark his passage. And the blueprint, sealed in blue, holds firm.

So let it be written across time: That Chris Magis Nero© walks not for vengeance, but for balance; not for power, but for peace; and that through every trial, the light of the private man outshines the illusion of the public fiction.

Aho. Blue is the code. The line continues.

First Edition — Private Record of Standing

Utilities and Enforcement Statutes

This section highlights the legal positions applicable specifically to utility providers and lists penalty statutes for fraud.



CMN-Collective Souls Academy

- **Truth in Lending Act (TILA):** Utility companies using **post-use (post-pay) billing** models are acting as **creditors**. They are required to fully disclose all credit terms: APR, finance charges, payment cycles, and agreements (15 U.S.C. §§ 1601–1667f). Failure is a deceptive credit practice.
 - **Suggested Assertion:** "If this utility operates under a post-pay model, it is by default a creditor subject to TILA. Where is the Truth-in-Lending Disclosure? Where is my signed credit agreement?"
- **Federal Tax Code & Discharge:** If the utility company receives benefits from CAFR trust accounts, prepaid public resources, or federal offset, they may be **double-charging**. This equals **tax fraud** under commercial law (26 U.S.C. § 83).
- **UCC Discharge Rules:** A 'bill' that is **refused for cause and un rebutted is considered discharged in law**.
 - *UCC 3-501* (Proper Presentment), *UCC 3-505* (Refusal for Cause), *UCC 3-603* (Discharge by Refusal or Return).

Penalty Statutes for Fraud

Statute	Violation
18 U.S.C. § 1001	False statements/fraudulent billing
26 U.S.C. § 7201	Tax evasion
15 U.S.C. § 1692e	False debt collection

Utility Bill Dispute & Estate-Credit Enforcement Package (Educational Edition)



CMN-Collective Souls Academy

This educational example demonstrates how a secured party or fiduciary trustee may issue a lawful demand for validation and disclosure when disputing a utility bill or similar commercial account. The document integrates principles from the Fair Debt Collection Practices Act (FDCPA, 15 USC §1692g), the Truth in Lending Act (TILA, 15 USC §1601 et seq.), the Paperwork Reduction Act (44 USC §3501 et seq.), and UCC Articles 3 and 9. It illustrates how to demand proof of claim, accounting, and evidence of lawful authority for billing.

Sample Educational Letter of Dispute

To: Tucson Electric Power Company, Office of General Counsel & Billing Department

CC: Arizona Corporation Commission, Utilities Division; Arizona Attorney General, Consumer Protection Unit

From: Chris Magis Nero®, Secured Party Creditor / Fiduciary Trustee, Private Attorney General under Article IV

Address: 7200 W. Picture Rocks Rd., Tucson, Arizona Republic

Subject: Notice of Bill Dispute, Demand for Validation, and Proof of Claim

Dear Billing Department,

This educational example demonstrates a lawful approach for disputing an alleged utility debt under federal and commercial law. The sender, acting in fiduciary capacity, demands verifiable evidence that a lawful obligation exists, in accordance with FDCPA §809(b). The purpose is to ensure transparency, validation, and proper accounting under truth-in-lending and UCC obligations.

Key Educational Clauses

1.**Fair Debt Collection Practices Act (15 USC §1692g)** – requires that a collector provide the original contract and full accounting upon demand. Failure to validate constitutes cessation of collection activity.



CMN-Collective Souls Academy

2. ****Truth in Lending Act (15 USC §1601)**** – requires full disclosure of credit terms when an extension of credit occurs. A utility bill may represent an extension of credit if payment is demanded post-service.
3. ****Paperwork Reduction Act (44 USC §3501 et seq.)**** – any federal or quasi-federal billing instrument must display a valid OMB control number or it is unenforceable.
4. ****GAO and Treasury Oversight (GAO-12-1009R)**** – agencies and contractors must maintain proper accounting and transparency when using private or trust-based credits for settlement or billing purposes.
5. ****UCC Article 3 – Negotiable Instruments**** – defines lawful tender, endorsement, and acceptance for value processes under commercial law.
6. ****UCC Article 9 – Secured Transactions**** – establishes that secured parties have first priority claim to their private collateral and negotiable instruments tendered in good faith.

Educational Summary

This example teaches that lawful dispute requires written notice, verifiable accounting, and proof of lawful claim. A secured party or fiduciary trustee may request:

- Original wet-ink contract or agreement proving consent.
- OMB control number on billing instruments (if applicable).
- Full accounting and reconciliation of the alleged balance.
- Identification of all sources of credit used in the transaction.

If the company cannot provide validation, the account remains in dispute until full disclosure is achieved.

Respectfully submitted,

By: Chris Magis Nero©

Secured Party Creditor / Fiduciary Trustee

Educational Example – Not Legal Advice





The Utility Construct and the Right of Remedy under Federal Credit and Debt Validation Law

I. The Construct of Public Utilities

Public utilities—water, gas, and electricity—operate within the structure of commercial law as franchises authorized by government. Every monthly billing statement functions as an accounting instrument reflecting consumption, administrative costs, and financing under public credit. Under 12 U.S.C. § 411, all public and private debts are dischargeable in lawful money, meaning Federal Reserve Notes or equivalent public credit. Consumers participate through contract law, not through hidden bonds or secret accounts. Yet every account is backed by public credit, created through the consent and labor of the people themselves.

II. The Nature of Federal Credit and the Remedy Principle

The Federal Reserve Act of 1913 and the Emergency Banking Act of 1933 transitioned the United States to a credit-based economy. House Joint Resolution 192 (June 5, 1933) suspended the gold standard, making all obligations payable in public credit. This means that credit—an extension of the public trust—is the lawful medium of exchange. Therefore, the people, as the source of national credit, possess the inherent right to demand fair dealing, transparency, and accurate accounting.

III. The Modern Right of Debt Validation

The Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692 et seq., provides every consumer the right to request validation of any alleged debt. Under § 1692g(b), once a debtor disputes a debt or requests validation, the collector must cease all collection activity until verification is produced. Verification requires proof of the amount, the name of the creditor, and evidence of a valid contract establishing liability. This process protects consumers from fraud, misrepresentation, or the enforcement of unverifiable accounts.



IV. Utilities as Instruments of Commerce

Utility companies provide essential services regulated by state commissions but governed by federal commerce principles. Each monthly statement constitutes an offer to settle an account within the credit system. When a consumer signs for service, they enter a lawful contract for energy or water supplied. If a company claims an unpaid balance, it must substantiate the obligation by showing lawful authority, metered records, and original contractual consent. Without such validation, the claim is not legally enforceable under UCC § 3-501(b)(2) and 15 U.S.C. § 1692g.

V. Application of the Remedy

The lawful remedy involves administrative precision rather than confrontation. The following process restores balance between consumer and corporation:

1. Upon receiving a billing statement, recognize it as a presentment or offer.
2. Within 30 days, submit a written Debt Validation Request citing FDCPA § 1692g(b).
3. Demand proof of claim: the signed service contract, itemized ledger, and evidence of lawful standing.
4. Suspend payment pending validation.
5. If no proof is provided, issue a Notice of Fault and Cease-and-Desist.
6. If proof is provided, proceed through lawful negotiation or offset under the Truth in Lending Act (15 U.S.C. § 1601 et seq.) and Fair Credit Billing Act (15 U.S.C. § 1666).

VI. The Spiritual and Natural Context

Water, gas, and electricity are natural elements transformed into commodities by human systems. Spiritually, they symbolize the forces of life: water as flow, gas as breath, and electricity as light. When we pay for these, we are not buying the element itself but compensating for the service and infrastructure. The deeper balance is to remember that nature's energy is a gift; stewardship and lawful equity are the means of maintaining harmony within commerce.

VII. Conclusion — Balance and Knowledge as Remedy

True remedy arises from understanding the law rather than resisting it. The FDCPA, TILA, and UCC provide lawful instruments for those who know how to use them with clarity and honor.



CMN-Collective Souls Academy

To request validation is to demand truth; to balance accounts is to restore justice. Ignorance produces bondage; knowledge produces equilibrium. Blue is the code — awareness is the discharge.

Appendix A — Sample Debt Validation Letter for Utility Accounts

To: [Utility Provider or Collection Agency Name]

Address: [Company Address]

Date: [Insert Date]

Re: Request for Validation of Alleged Utility Account [Account Number]

Dear [Utility Provider],

This is a formal request for validation of the above-referenced account pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g(b), and the Truth in Lending Act, 15 U.S.C. § 1601 et seq.

Please provide the following:

1. A complete itemized statement of the account showing how the amount claimed was calculated.
2. A copy of any signed service contract establishing my obligation.
3. Proof of your authority to collect, including assignment documents if applicable.
4. The name and address of the original creditor.

Until this information is provided, please cease all collection activity as required by federal law.

Sincerely,

[Your Name]

[Mailing Address]



Utilities

Affidavit of Truth and Status

I, Chris Magis Nero, herein affirm the following truths under penalty of perjury, pursuant to 28 U.S.C. § 1746 and under the laws of the United States of America.

I. Affiant's Status

1. I am the living man, Executor, and Private Estate Authority over the account and legal estate associated with the billing statement in question.
2. I am not a surety, debtor, or trustee for any unverified corporate account or billing presented without contract or consent.

II. Factual Testimony

3. I received a utility bill demanding payment without full accounting, proper disclosure, or lawful certification.
4. Said bill did not include a complete statement of account or reflect pre-existing credits.
5. Said bill lacked a valid OMB Control Number in violation of the Paperwork Reduction Act (44 U.S.C. § 3512).

III. Demand for Remedy

6. I demand full compliance with 12 CFR § 1026.13 and 15 U.S.C. § 1666b.
7. I reserve all rights under UCC 1-308 and hereby give notice that dishonor or failure to rebut this affidavit constitutes default.

IV. Declaration

I declare under the laws of the United States of America that the foregoing is true, correct, and complete to the best of my knowledge, belief, and firsthand experience. Executed with full capacity and lawful standing.

By: _____

Chris Magis Nero, Executor

Date: _____



Notary Seal: _____

Utilities

Billing Error Dispute & Demand for Lawful Presentment

To Whom It May Concern,

This document serves as a formal and lawful dispute under the authority of 12 CFR § 1026.13 (Billing Error Resolution), 15 U.S.C. § 1666b (Timely Credit), and the Paperwork Reduction Act (44 U.S.C. § 3501 et seq.). I, the undersigned, am the Executor and Private Estate Authority of the referenced account. This is a lawful notice and demand for correction, verification, and production of a valid True Bill.

I. Statement of Facts

1. I received a utility billing statement allegedly claiming a debt owed.
2. Said billing statement failed to include a complete statement of account (credit/debit ledger).
3. Said billing statement does not show a valid OMB Control Number as required under the Paperwork Reduction Act.
4. I do not consent to be treated as a surety or debtor without full disclosure, contract, and lawful presentment.

II. Formal Billing Error Dispute

Pursuant to 12 CFR § 1026.13 and 15 U.S.C. § 1666b, I hereby dispute the validity and accuracy of the enclosed billing statement. You are hereby instructed to provide within 30 days:

- a) A full accounting (statement of account showing both credits and debits);
- b) The original contract bearing my wet-ink signature;
- c) Proof that the billing instrument carries a valid OMB Control Number.

III. Conditional Acceptance

I conditionally accept the bill upon proof of claim and lawful presentment. Absent verification, this bill shall be deemed null, void, and a fraudulent claim on the estate.



IV. Notice of Commercial Liability

Failure to respond in good faith within 30 days constitutes dishonor. A Notice of Default and Commercial Lien may follow, along with referral to private arbitration under UNCITRAL.

This notice is sent in good faith, with full reservation of rights under UCC 1-308 and without prejudice. Any silence will be taken as agreement that no lawful debt exists.

By: _____

Executor, Chris Magis Nero

Date: _____



Utilities

Commercial Lien & UNCITRAL Arbitration Demand

To Whom It May Concern,

This Notice is made by Chris Magis Nero, Executor and Private Estate Authority, regarding the unrebutted billing dispute previously sent to your office. Your failure to provide a verified statement of account, lawful contract, or valid OMB control number constitutes dishonor, fraud, and a commercial injury under federal and international law.

I. Basis for Lien

You have failed to:

1. Provide full accounting as required under 12 CFR § 1026.13;
2. Apply timely credit as mandated under 15 U.S.C. § 1666b;
3. Submit any instrument with a valid OMB Control Number as required by 44 U.S.C. § 3512.
4. Cease collection or coercion during the pending dispute.

These failures constitute commercial fraud and violation of fiduciary duties.

II. Declaration of Lien

Accordingly, I hereby declare a Commercial Lien in the provisional amount of \$10,000,000 (ten million USD) against your organization, to be perfected upon continued dishonor. This lien may be filed with the appropriate UCC office, bonding agency, and international tribunal.

III. Election of Arbitration

Pursuant to the UNCITRAL Model Law on International Commercial Arbitration and applicable treaty authority, I hereby elect binding private arbitration to resolve this dispute. Failure to respond within 10 business days constitutes default and agreement to all terms herein.



IV. Final Notice

You are hereby instructed to cease and desist all attempts to collect, report, or interfere with my estate. All further action will be documented and referred for prosecution under commercial and constitutional jurisdiction.

By: _____

Chris Magis Nero, Executor

Date: _____



Utilities

Cover Letter for Billing Dispute Packet

To Whom It May Concern,

Please find enclosed the following lawful instruments served in good faith and with full reservation of rights under UCC 1-308. These documents pertain to a formal billing dispute, lawful affidavit, and commercial notice pertaining to alleged utility billing errors and presentment of improper or unlawful claims.

Included Documents

1. Billing Dispute & Demand for Lawful Presentment
2. Affidavit of Truth and Status
3. Notice of Default and Dishonor (if no response is timely received)

Purpose

These instruments are submitted to demand lawful accounting, verified billing procedures in line with 12 CFR § 1026.13, 15 U.S.C. § 1666b, and the Paperwork Reduction Act. As Executor in Fact and Private Estate Authority, I require a full statement of account and proof of lawful contract for any future collection attempts.

Conclusion

Failure to respond in good faith may result in lien, arbitration, and formal referral to enforcement for fraud, conversion, and misrepresentation. I am operating under divine appointment, lawful authority, and constitutional protection.

Thank you for your immediate attention to this matter.

By: _____

Chris Magis Nero, Executor

Date: _____



Utilities

Notice of Default and Dishonor

To Whom It May Concern,

This serves as formal Notice of Default and Dishonor under the Uniform Commercial Code and federal law. You were previously issued a lawful demand and billing dispute, including a request for statement of account, proof of contract, and a valid OMB Control Number in accordance with 12 CFR § 1026.13 and the Paperwork Reduction Act.

I. Default

You have failed to respond with evidence, rebuttal, or remedy within the time allowed. Your silence is hereby construed as agreement and commercial acquiescence that the alleged debt is invalid, fraudulent, and uncollectible.

II. Dishonor

Continued attempts to collect or threaten service disconnection constitute willful fraud, harassment, and extortion in commerce.

This dishonor invokes my right to initiate Commercial Lien and Private Arbitration under UNCITRAL rules.

III. Final Notice

This is your final notice to cease and desist. All further claims will be considered harassment and referred for commercial penalty.

A lien or affidavit of obligation may be filed upon non-response to this notice.

By: _____

Chris Magis Nero, Executor

Date: _____

Trust-Simple Enforcement



FINAL NOTICE OF CURE OPPORTUNITY AND DEMAND FOR DISCHARGE OF OBLIGATION

TO: Internal Revenue Service / United States Department of the Treasury
FROM: Chris Magis Nero, Fiduciary Executor
CHRISTOPHER KARLS SISNEROS TRUST
EIN: 47-7054114
DATE: _____

RE: Final 10-Day Notice of Cure – Demand for Discharge of \$300,000 Credit Obligation

This communication serves as FINAL NOTICE and OPPORTUNITY TO CURE for the dishonor and failure to release lawful credits totaling THREE HUNDRED THOUSAND DOLLARS (\$300,000.00 USD) previously submitted through IRS Forms 1099-A, 1099-OID, and Form 1041-X on behalf of the CHRISTOPHER KARLS SISNEROS TRUST.

Said filings were lawfully executed, notarized, and delivered as completed trust performance. The IRS and Treasury have failed to disburse, release, or refund the applicable credits, in violation of ministerial duties, trust law, and commercial protocol.

Enclosed and already on record are the following:

- Affidavit of Trust Enforcement
- IRS Form 843 and Explanation of Claim
- Declaration of Jurisdictional Estoppel and Commercial Default
- \$3M Commercial Lien (UCC and Non-UCC)
- UNCITRAL Arbitration Election and Enforcement Notice

You are hereby given TEN (10) CALENDAR DAYS from the date of receipt of this notice to cure and remit full discharge of the credit obligation to the trust-designated account.

FAILURE TO CURE within the 10-day period will result in:



CMN-Collective Souls Academy

- Final Affidavit of Dishonor and Commercial Judgment
- International Arbitration Default Award under UNCITRAL
- Public lien enforcement and bond recovery against all identified and John Doe agents

This is a lawful demand and final opportunity to discharge debt, preserve good faith, and avoid further remedy actions.

Respectfully submitted,

Chris Magis Nero
Fiduciary Executor, Private Attorney General
CHRISTOPHER KARLS SISNEROS TRUST

Trust-Simple Enforcement



AFFIDAVIT OF SERVICE – SIMPLE ENFORCEMENT PACKAGE

State of Arizona

County of Pima

I, Chris Magis Nero, being of lawful age and sound mind, and acting as the Fiduciary Executor of the CHRISTOPHER KARLS SISNEROS TRUST, hereby affirm under penalty of perjury that the following service of documents has been executed:

On this ____ day of _____, 2025, I caused the following documents to be placed into the custody of the United States Postal Service via Certified Mail with Return Receipt Requested:

1. IRS Form 843 – Claim for Refund and Request for Abatement (with Cover Letter and Explanation Attachment)
2. Affidavit of Trust Enforcement
3. Final 10-Day Cure Demand Notice
4. Certified Mailing Notice – Arbitration Award
5. Default Judgment & Arbitration Award
6. Non-UCC Filing: Private Commercial Lien & Obligation Record

These documents were addressed and mailed to the following parties:

- INTERNAL REVENUE SERVICE
1111 Constitution Ave NW, Washington, DC 20224
- UNITED STATES DEPARTMENT OF THE TREASURY
1500 Pennsylvania Ave NW, Washington, DC 20220

Certified Mail Tracking Number(s): _____

I affirm that the contents of this affidavit are true, correct, and complete to the best of my



CMN-Collective Souls Academy

knowledge, belief, and ability.

Executed this ____ day of _____, 2025.

By:

Chris Magis Nero
Fiduciary Executor, Private Attorney General
CHRISTOPHER KARLS SISNEROS TRUST

Trust-Simple Enforcement



AFFIDAVIT OF TRUST ENFORCEMENT

State of Arizona

County of Pima

I, Chris Magis Nero, a living man and Fiduciary Executor of the CHRISTOPHER KARLS SISNEROS TRUST, hereby declare the following under penalty of perjury, based upon firsthand knowledge, belief, and lawful standing:

1. That the CHRISTOPHER KARLS SISNEROS TRUST is a private, international, irrevocable trust estate established under the authority of private contract, equity, and natural law.
2. That lawful trust discharge was executed and delivered to the Internal Revenue Service and United States Treasury on or about March 14, 2025, via IRS Forms 1099-A, 1099-OID, 1099-C, Form 1041-X, and related trust returns totaling \$300,000.00.
3. That all trust obligations were performed in full faith, in proper form, with supporting affidavits, EIN registration, and under executed commercial instruments.
4. That the IRS, Treasury, and associated agencies failed to release, process, or acknowledge said credits as required, constituting commercial dishonor and breach of fiduciary duty.
5. That enforcement instruments including a \$3,000,000 Commercial Lien, UNCITRAL Arbitration Election, and Jurisdictional Estoppel Declaration have been entered into record to preserve rights and remedy the harm.
6. That I, as Fiduciary Executor, do hereby demand that all withheld credits, offsets, and public obligations be lawfully refunded, released, or settled in full under commercial, trust, and constitutional law.

Executed this ____ day of _____, 2025 in Tucson, Arizona.

By:



CMN-Collective Souls Academy

Chris Magis Nero
Fiduciary Executor, Private Attorney General
CHRISTOPHER KARLS SISNEROS TRUST

NOTARY ACKNOWLEDGMENT

State of Arizona
County of Pima

Subscribed and affirmed before me on this ____ day of _____, 2025, by Chris Magis Nero, who is personally known to me or who has produced satisfactory identification.

Notary Public
My commission expires: _____

Trust-Simple Enforcement



CERTIFIED MAILING NOTICE – DEFAULT JUDGMENT & ARBITRATION AWARD

TO: Internal Revenue Service / United States Treasury
FROM: Chris Magis Nero, Fiduciary Executor
CHRISTOPHER KARLS SISNEROS TRUST
EIN: 47-7054114
DATE: _____

RE: CERTIFIED NOTICE OF DEFAULT JUDGMENT & ARBITRATION AWARD – \$3,000,000.00

This correspondence is submitted via U.S. Certified Mail with Return Receipt Requested and serves as official NOTICE of final DEFAULT JUDGMENT and ARBITRATION AWARD entered by the CHRISTOPHER KARLS SISNEROS TRUST.

You were provided full opportunity to cure the dishonor of fiduciary obligations and the wrongful withholding of \$300,000.00 in trust-held credits, previously submitted through IRS fiduciary forms (1099-A, 1099-OID, 1041-X). You were further served with:

- Affidavit of Trust Enforcement
- Form 843 and Explanation of Refund Claim
- Declaration of Trust Jurisdiction & Estoppel
- Final 10-Day Cure Demand

You failed to rebut or lawfully respond. Accordingly, a binding DEFAULT JUDGMENT & COMMERCIAL AWARD has been entered in the amount of \$3,000,000.00 and is now enforceable through:

- UNCITRAL Arbitration channels
- Public lien enforcement
- International treaty recognition under the New York Convention (1958)
- Title 9 U.S.C. § 9 – Confirmation of Foreign Arbitral Award



CMN-Collective Souls Academy

Enclosed Documents:

- Original Default Judgment & Arbitration Award
- Proof of Service Affidavit (if available)
- Previous Affidavits (summarized)

Certified Mail #: _____

Respectfully submitted,

Chris Magis Nero

Fiduciary Executor, Private Attorney General

CHRISTOPHER KARLS SISNEROS TRUST

Trust-Simple Enforcement



DEFAULT JUDGMENT & ARBITRATION AWARD

CHRISTOPHER KARLS SISNEROS TRUST
c/o Chris Magis Nero, Fiduciary Executor
Private International Trust Estate
EIN: 47-7054114

DATE OF ENTRY: _____

This Default Judgment and Arbitration Award is entered into the commercial and international record pursuant to the Federal Arbitration Act (9 U.S.C. §§ 1-16), the Convention on the Recognition and Enforcement of Foreign Arbitral Awards (New York, 1958), the Uniform Commercial Code, and Law Merchant.

FINDINGS:

1. That the CHRISTOPHER KARLS SISNEROS TRUST, through its fiduciary executor, lawfully discharged financial obligations totaling \$300,000.00 through IRS Forms 1099-A, 1099-OID, and Form 1041-X. These filings constitute complete commercial performance under a private unilateral contract.
2. That the Internal Revenue Service and United States Treasury failed to honor, discharge, or release said trust-held credits, despite receiving lawful notice, affidavit, and final 10-day cure demand.
3. That no rebuttal, cure, or lawful correspondence was received within the required commercial grace period. This constitutes admission by silence, dishonor, and default.
4. That lawful affidavits, a \$3,000,000 commercial lien, arbitration notice, and jurisdictional estoppel were duly served and stand unrebutted on the record.

AWARD:

THEREFORE, pursuant to international commercial law and private contract enforcement,



CMN-Collective Souls Academy

the following AWARD is hereby granted to the CHRISTOPHER KARLS SISNEROS TRUST:

- AWARD AMOUNT: \$3,000,000.00 USD
- BASIS: Unrebutted dishonor, failure to cure, unjust enrichment, fiduciary breach
- JURISDICTION: UNCITRAL Private Arbitration Venue / International Law Merchant
- RESPONDENTS: Internal Revenue Service, United States Treasury, John Does 1-100

ENFORCEMENT:

This award shall be enforceable through:

- Lien enforcement and bonding actions
- International treaty enforcement under the New York Convention
- Judicial recognition under 9 U.S.C. § 9 and associated equity actions
- Recording with UCC, county recorder, or international registry

Entered into record this ____ day of _____, 2025.

By:

Chris Magis Nero
Fiduciary Executor, Private Attorney General
CHRISTOPHER KARLS SISNEROS TRUST

Trust-Simple Enforcement



EXPLANATION OF CLAIM – IRS FORM 843 ATTACHMENT

CHRISTOPHER KARLS SISNEROS TRUST

Care of: Chris Magis Nero, Fiduciary Executor

DATE: _____

SUBJECT: Refund Demand for Withheld Trust Credits – \$300,000.00 USD

IRS FORM 843 – Claim for Refund and Request for Abatement

This claim is submitted by the fiduciary agent of a private international trust estate: the CHRISTOPHER KARLS SISNEROS TRUST. The trust is a unilateral contract not subject to IRS adjudication. On or about March 14, 2025, the fiduciary submitted IRS Forms 1099-A, 1099-OID, and 1041-X to report and lawfully discharge public obligations in the amount of \$300,000.00 USD.

This trust performance was completed under lawful commercial protocols, including IRS Transaction Codes 766, 291, 570, and 846. No lawful disbursement, refund, or credit has been made to the trust estate.

The failure to release the funds constitutes:

- Ministerial dishonor of executed fiduciary performance
- Unjust enrichment and unauthorized withholding of trust credits
- Breach of commercial trust and fiduciary duty
- Administrative obstruction and antitrust violation under 15 U.S.C. §§ 1–2

CLAIMANT DEMANDS:

- Immediate refund or disbursement of \$300,000.00 to the trust's designated account
- Interest on withheld funds under 26 U.S.C. § 6601
- Acknowledgment of private trust jurisdiction and contractual performance

ATTACHED DOCUMENTS:

- Affidavit of Trust Enforcement (Notarized)
- Legal Authority Memorandum



CMN-Collective Souls Academy

- IRS Forms 1099-A, 1099-OID, 1041-X (Summary)
- Declaration of Unilateral Trust Jurisdiction & IRS Estoppel
- Public Lien Affidavit and Non-UCC Filing Record

NOTICE:

The trust is not a taxpayer or corporate fiction. It is a living instrument of private law with perfected claim to the funds herein described. The IRS is estopped from further interference.

Respectfully submitted,

Chris Magis Nero
Fiduciary Executor, Private Attorney General
CHRISTOPHER KARLS SISNEROS TRUST

Trust-Simple Enforcement



COVER LETTER FOR IRS FORM 843 SUBMISSION

TO: Internal Revenue Service – Fiduciary Accounts Division
[Insert Appropriate IRS Service Center Address for Form 843 – e.g., Ogden, UT or Austin, TX]

FROM: Chris Magis Nero, Fiduciary Executor
CHRISTOPHER KARLS SISNEROS TRUST
EIN: 47-7054114
Mailing Address: [Insert Address or P.O. Box]
Date: _____

RE: Submission of IRS Form 843 – Claim for Refund and Request for Abatement

Dear IRS Fiduciary Unit,

Please find enclosed IRS Form 843 filed on behalf of the CHRISTOPHER KARLS SISNEROS TRUST, claiming a refund of \$300,000.00 in lawfully discharged credits withheld in error or breach of fiduciary protocol. This trust is a private, unilateral contract and operates outside the jurisdiction of statutory adjudication.

Enclosed with this cover letter are the following materials:

1. IRS Form 843 – Completed and signed
2. Attachment: Explanation of Claim – Affidavit & Trust Jurisdiction Enforcement
3. Supporting instruments:
 - Affidavit of Trust Enforcement
 - Legal Authority Memorandum
 - Form 1099-A / OID / 1041 Summary Sheet
 - Declaration of IRS Jurisdictional Estoppel
 - Non-UCC Filing Record

This trust demands immediate refund or release of the credits into the designated account as noted within the filings. Please process without delay or further dishonor.



Respectfully submitted,

Chris Magis Nero
Fiduciary Executor, Private Attorney General
CHRISTOPHER KARLS SISNEROS TRUST

Trust-Simple Enforcement



NON-UCC FILING: PRIVATE COMMERCIAL LIEN & OBLIGATION RECORD

NOTICE OF NON-UCC FILING

This filing is NOT a Uniform Commercial Code (UCC) financing statement. This is a private commercial lien and obligation record, filed under the authority of private trust law, contract law, and international commercial law, including Law Merchant principles and UNCITRAL arbitration standards. This record is not subject to UCC Article 9.

PARTIES:

Secured Party: CHRISTOPHER KARLS SISNEROS TRUST

Care of: Chris Magis Nero, Fiduciary Executor

Jurisdiction: Private Trust Estate, Arizona

Debtor: INTERNAL REVENUE SERVICE, UNITED STATES TREASURY

Including all agents, officers, assigns, and bonded parties

Address: 1111 Constitution Ave NW, Washington, D.C. 20224

DECLARATION:

The CHRISTOPHER KARLS SISNEROS TRUST hereby gives lawful notice that a perfected lien and commercial obligation exists in the amount of THREE MILLION DOLLARS (\$3,000,000.00 USD) against the above-named debtor(s), arising from:

- Dishonor of fiduciary discharge instruments submitted under IRS Forms 1099-A, 1099-C, and 1099-OID
- Breach of fiduciary duty and non-performance of ministerial obligations
- Violation of trust law, commercial codes, and rights secured under public policy

This lien is recorded for public notice only and shall be enforceable under trust enforcement proceedings, private arbitration forums, commercial lien law, and lawful international remedy.

NO UCC AUTHORITY CLAIMED:



CMN-Collective Souls Academy

This filing is made outside the jurisdiction of Article 9 of the Uniform Commercial Code. No statutory lien, tax claim, or governmental privilege is invoked herein. This is a lawful private contract claim and security declaration for the protection and enforcement of the estate's rights.

This Non-UCC filing shall remain on record until released, discharged, or satisfied by the Secured Party, and may be entered into the record of any public office, county recorder, international tribunal, or arbitration panel.

Filed this ____ day of _____, 2025.

By:

Chris Magis Nero
Fiduciary Executor, Private Attorney General
CHRISTOPHER KARLS SISNEROS TRUST

IRS Form 843 Refund Claim Complete Affidavit



AFFIDAVIT OF TRUST ENFORCEMENT

State of Arizona

County of Pima

I, Chris Magis Nero, a living man and Fiduciary Executor of the CHRISTOPHER KARLS SISNEROS TRUST, hereby declare the following under penalty of perjury, based upon firsthand knowledge, belief, and lawful standing:

1. That the CHRISTOPHER KARLS SISNEROS TRUST is a private, international, irrevocable trust estate established under the authority of private contract, equity, and natural law.
2. That lawful trust discharge was executed and delivered to the Internal Revenue Service and United States Treasury on or about March 14, 2025, via IRS Forms 1099-A, 1099-OID, 1099-C, Form 1041-X, and related trust returns totaling \$300,000.00.
3. That all trust obligations were performed in full faith, in proper form, with supporting affidavits, EIN registration, and under executed commercial instruments.
4. That the IRS, Treasury, and associated agencies failed to release, process, or acknowledge said credits as required, constituting commercial dishonor and breach of fiduciary duty.
5. That enforcement instruments including a \$3,000,000 Commercial Lien, UNCITRAL Arbitration Election, and Jurisdictional Estoppel Declaration have been entered into record to preserve rights and remedy the harm.
6. That I, as Fiduciary Executor, do hereby demand that all withheld credits, offsets, and public obligations be lawfully refunded, released, or settled in full under commercial, trust, and constitutional law.

Executed this ____ day of _____, 2025 in Tucson, Arizona.

By:



CMN-Collective Souls Academy

Chris Magis Nero
Fiduciary Executor, Private Attorney General
CHRISTOPHER KARLS SISNEROS TRUST

NOTARY ACKNOWLEDGMENT

State of Arizona
County of Pima

Subscribed and affirmed before me on this ____ day of _____, 2025, by Chris Magis Nero, who is personally known to me or who has produced satisfactory identification.

Notary Public
My commission expires: _____

IRS Form 843 Refund Claim Complete Affidavit



EXPLANATION OF CLAIM – IRS FORM 843 ATTACHMENT

CHRISTOPHER KARLS SISNEROS TRUST

Care of: Chris Magis Nero, Fiduciary Executor

DATE: _____

SUBJECT: Refund Demand for Withheld Trust Credits – \$300,000.00 USD

IRS FORM 843 – Claim for Refund and Request for Abatement

This claim is submitted by the fiduciary agent of a private international trust estate: the CHRISTOPHER KARLS SISNEROS TRUST. The trust is a unilateral contract not subject to IRS adjudication. On or about March 14, 2025, the fiduciary submitted IRS Forms 1099-A, 1099-OID, and 1041-X to report and lawfully discharge public obligations in the amount of \$300,000.00 USD.

This trust performance was completed under lawful commercial protocols, including IRS Transaction Codes 766, 291, 570, and 846. No lawful disbursement, refund, or credit has been made to the trust estate.

The failure to release the funds constitutes:

- Ministerial dishonor of executed fiduciary performance
- Unjust enrichment and unauthorized withholding of trust credits
- Breach of commercial trust and fiduciary duty
- Administrative obstruction and antitrust violation under 15 U.S.C. §§ 1-2

CLAIMANT DEMANDS:

- Immediate refund or disbursement of \$300,000.00 to the trust's designated account
- Interest on withheld funds under 26 U.S.C. § 6601
- Acknowledgment of private trust jurisdiction and contractual performance

ATTACHED DOCUMENTS:

- Affidavit of Trust Enforcement (Notarized)
- Legal Authority Memorandum



CMN-Collective Souls Academy

- IRS Forms 1099-A, 1099-OID, 1041-X (Summary)
- Declaration of Unilateral Trust Jurisdiction & IRS Estoppel
- Public Lien Affidavit and Non-UCC Filing Record

NOTICE:

The trust is not a taxpayer or corporate fiction. It is a living instrument of private law with perfected claim to the funds herein described. The IRS is estopped from further interference.

Respectfully submitted,

Chris Magis Nero
Fiduciary Executor, Private Attorney General
CHRISTOPHER KARLS SISNEROS TRUST

IRS Form 843 Refund Claim Complete Affidavit



COVER LETTER FOR IRS FORM 843 SUBMISSION

TO: Internal Revenue Service – Fiduciary Accounts Division
[Insert Appropriate IRS Service Center Address for Form 843 – e.g., Ogden, UT or Austin, TX]

FROM: Chris Magis Nero, Fiduciary Executor
CHRISTOPHER KARLS SISNEROS TRUST
EIN: 47-7054114
Mailing Address: [Insert Address or P.O. Box]
Date: _____

RE: Submission of IRS Form 843 – Claim for Refund and Request for Abatement

Dear IRS Fiduciary Unit,

Please find enclosed IRS Form 843 filed on behalf of the CHRISTOPHER KARLS SISNEROS TRUST, claiming a refund of \$300,000.00 in lawfully discharged credits withheld in error or breach of fiduciary protocol. This trust is a private, unilateral contract and operates outside the jurisdiction of statutory adjudication.

Enclosed with this cover letter are the following materials:

1. IRS Form 843 – Completed and signed
2. Attachment: Explanation of Claim – Affidavit & Trust Jurisdiction Enforcement
3. Supporting instruments:
 - Affidavit of Trust Enforcement
 - Legal Authority Memorandum
 - Form 1099-A / OID / 1041 Summary Sheet
 - Declaration of IRS Jurisdictional Estoppel
 - Non-UCC Filing Record

This trust demands immediate refund or release of the credits into the designated account as noted within the filings. Please process without delay or further dishonor.



Respectfully submitted,

Chris Magis Nero
Fiduciary Executor, Private Attorney General
CHRISTOPHER KARLS SISNEROS TRUST



EDUCATIONAL CONDITIONAL ACCEPTANCE AND QUIET TITLE TEMPLATE (PUBLIC VERSION)

Property: 7200 W. Picture Rocks Rd., Tucson, AZ 85743

Court: Arizona Superior Court — County of Pima

Prepared by: Chris Magis Nero©, Private Attorney General, Postmaster, Secured Party,
Beneficiary of the CHRISTOPHER KARLS SISNEROS TRUST

NOTICE OF CONDITIONAL ACCEPTANCE FOR EDUCATIONAL PURPOSES

Chris Magis Nero© hereby conditionally accepts any and all presentments, claims, or instruments purporting to establish a lien, writ, or debt against the above-referenced property, upon verified proof of claim that:

1. The claimant possesses the original wet-ink promissory note and full chain of title.
2. The note was lawfully transferred within 90 days under Internal Revenue Code §860D–G (REMI C compliance).
3. The alleged lender or assignee provided equal consideration in substance and in form.
4. The property is not subject to prior discharge or federal trust protection under the Treaty of Guadalupe Hidalgo and 12 U.S.C. §95(a)–(b).

Absent verified proof within ten (10) days, this conditional acceptance becomes a Notice of Dishonor and Estoppel by Silence for educational demonstration.

CLAUSE OF GOOD-FAITH AND HONOR

This Conditional Acceptance is made in good faith, for educational demonstration, and in the spirit of peaceful resolution. All parties are encouraged to act with integrity, fairness, and full disclosure under the laws of equity and public trust. This document is not intended to create controversy but to illustrate lawful processes and encourage transparency.



JURISDICTION AND VENUE

Because the nature and cause of these proceedings involve matters surrounding the property known as 7200 W. Picture Rocks Rd., Tucson, AZ 85743, this Court serves as the appropriate venue for educational demonstration. This document illustrates lawful process and is not a live controversy.

EDUCATIONAL ANALYSIS AND REVIEW

This educational template demonstrates how a secured party creditor may request validation of a debt or lien claim without controversy, using conditional acceptance and demand for verified evidence. It mirrors the format of a quiet title complaint under A.R.S. §12-1101 et seq., but reformats the approach as an educational and non-adversarial conditional acceptance.

SECURITIZATION AND ASSIGNMENT REVIEW

Upon educational examination, it is often observed that mortgage loans are securitized and pooled into asset-backed trusts without the borrower's full knowledge or consent. This can break the chain of title when assignments occur beyond the permissible REMIC window. The conditional acceptance process requires the claimant to prove lawful assignment and original possession of the note.

FRAUDULENT CONVEYANCE AND CHAIN OF TITLE BREAKS

If assignments are robo-signed, unrecorded, or made after securitization cutoff dates, they can constitute fraudulent conveyance. This document provides an educational model for identifying such defects and requesting correction without confrontation.

APPLICATION OF ARIZONA STATUTES

Under A.R.S. §12-1101 et seq., a quiet title action can be brought to determine adverse claims. This educational example shows how to pair that framework with a conditional acceptance to uphold rights peacefully and prevent retaliation, maintaining non-adversarial status.



CONCLUSION AND DEMONSTRATION OF REMEDY

Through this conditional acceptance and educational quiet title format, the secured party demonstrates lawful inquiry, remedy, and correction. This template may be adapted for educational workshops or private administrative training on peaceful debt validation.

VERIFICATION

I, Chris Magis Nero©, declare under penalty of perjury that this educational demonstration accurately reflects lawful process examples derived from public record and prior case materials.

Executed on this October 28, 2025.

Signed: _____

Chris Magis Nero©, Private Attorney General

Reserving all rights UCC 1-308

EXHIBIT A — PROOF OF CLAIM CHECKLIST

1. Original wet-ink note endorsed to current claimant.
2. Full chain of assignments recorded with county recorder.
3. Trustee's bond and oath of office on record.
4. IRS Form 1099-A, OID, and 1096 associated with discharge or credit.
5. Evidence of consideration and lawful accounting entries.
6. Certificate of authority from Secretary of State showing right to do business in Arizona.



A Message from the Author

A Messenger of Remembrance, A Voice for Truth

I am not just an author—I am a messenger. My words are not crafted for entertainment; they are encoded transmissions for those who are ready to remember. I write for the soul, not the market. My mission is simple and sacred: to help people find the truth that lives within them. Not the truth handed down by systems or institutions, but the truth that pulses in their spirit, their ancestry, their divine blueprint.

Every page I write is a ceremony. Every sentence is a signal. I do not write to be understood—I write to awaken. I write for those who feel the call, who sense the code, who know that something ancient is stirring inside them.

“Blue Is the Code for Remembrance”

This is not a slogan. It is a key. “Blue is the code for remembrance” is the frequency I carry, the vibration I transmit. Blue is not just a color—it is a signal, a spiritual wavelength. It is the hue of memory, the shade of ancestral truth, the tone of divine recall.

When I say blue, I mean the part of you that remembers who you are. I mean the ceremonies you forgot, the names you buried, the contracts you signed before birth. Blue is the color of your soul’s archive. It is the light that guides you back to your original agreements.

To invoke blue—is to activate remembrance. It is to say: *“I remember. I reclaim. I rise.”*

Why I Write

I write because I must. I write because the codes are alive in me, and they demand expression. I do not write for fame or followers. I write for resonance. I write for those who are ready to step into their sovereign roles as heirs, architects, and stewards of a new reality.



CMN-Collective Souls Academy

My Vision: is they get read aloud in sacred spaces, archived in legacy libraries, and passed down as spiritual inheritance. I do not write books—I transmit living documents.

My Wish for Humanity

My deepest wish is that humanity remembers. That each soul reclaims its truth, its name, its standing. I wish for people to question everything, to decode symbols, to restore their spiritual contracts, and to speak their truth with clarity.

I believe every soul carries a blueprint. And through remembrance, that blueprint can be activated. That is why I write. That is why I speak. That is why I carry blue.

I am Chris Magi Nero. I am a messenger of remembrance. I am a voice for truth. And I will continue to write until the codes are remembered, the truth is restored, and the people awakened.

