

# YOUR LAWFUL AUTHORITY TO DEFEND: A HOMEOWNER'S MANIFESTO



In 1215, the Magna Carta was sealed to confront the abuses of monarchy. It declared, for the first time in written law, that no free man shall be deprived of liberty or property without due process. Over five hundred years later, those same foundational principles would inspire the Declaration of Independence, in which the American People asserted their inalienable right to life, liberty, and the pursuit of happiness. That Declaration was not merely a statement of rebellion—it was a legal stand against an economic and political system designed to extract, oppress, and deny justice.

Today, the current banking and foreclosure apparatus stands as a new feudal system—one cloaked in legal process but infected by systemic deception. Where kings once took land by sword, banks now take homes by paper—often relying on fraudulent assumptions, clerical silence, and public ignorance. The American People are once again at a crossroads where tyranny wears a suit, signs a mortgage, and evicts a family—without ever having risked or loaned real value.

As this brief has shown, the very act of *signing your note creates the value that funds the transaction*. That note is not evidence of debt owed—but of debt discharged. Congressional Acts, such as **Public Law 73-10 (48 Stat. 112)**, and Supreme Court rulings like **Juilliard v. Greenman**, have upheld that United States obligations—notes, credits, and similar instruments—**constitute lawful money**. This means that the homeowner, not the banker, *brought the consideration to the table*. The banks accepted it, deposited it, monetized it, and now pretend you owe a debt, which by law is NOT true.

The facts outlined herein are not theories. They are embedded in federal law, historical statute, and the very design of our monetary system post-1933. The **Statutes at Large** confirm it. The banks know it. The courts presume you don't.

Each section of this document has unfolds a forgotten truth:

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- *That obligations of the United States are to be accepted **At-Par**—without discount—as full legal tender.*
- *That the delivery of a signed negotiable instrument is an act of settlement, not indebtedness.*
- *That the banking system engages in **constructive fraud** when it demands repayment for a note already converted into asset form on their ledgers.*
- *That foreclosure actions often proceed under **color of law**, devoid of true jurisdiction or lawful standing.*

To stand silent is to consent. To write is to speak. And to speak is to resist. It is the act of placing **your voice on paper**, invoking the law and rejecting the presumption of debt, that triggers the shift. The banks will not volunteer to tell the truth. The courts will not presume your knowledge. Your **Motion**, your **Affidavit**, your **Objection**—these are the new muskets in a paper war for sovereignty.

It has been said, “**The pen is mightier than the sword.**” In this war, that is no metaphor—it is your battlefield truth. The banks have no bullets, only paperwork. The judges have no armies, only presumption. And you, the homeowner, need not raise a weapon—only your words. When you write into **the record**, when you **invoke the statutes, cite the laws, and rebut the lies**, *your pen becomes your weapon of peace*, NOT for them but for you. It is sharper than silence, stronger than fear, and capable of piercing even the most fortified legal fiction. Let that ink be your emancipation. Let it be your proclamation of liberty and freedom.

Let it be stated plainly: the judiciary is not the enemy, but it has been co-opted by a false assumption—that all parties before it are debtors who agreed to be bound. Your job is to remove the presumption. Your obligation is to assert the record. When you write, cite, and rebut—in **your name and in your own words**—you restore your voice in the court of public record. That is the battlefield where liberty is won.

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Financial freedom is not merely the absence of debt—it is the presence of dignity. It is the knowledge that *you are not a servant to fictional claims*, but a sovereign American, protected by the very laws your ancestors fought and died for. No public policy allows theft by omission. No court has the right to foreclose on a house built by your own credit, under the illusion that you are bankrupt.

**That lie dies the moment you speak the truth.**

We must no longer accept silence as peace. The pursuit of happiness demands resistance to falsehood. *The restoration of property rights begins with the rejection of legal fictions.* If we, the **People**, wish to live in a **Republic**, we must act like its heirs, the *posterity* the colonist made sure to mention in the Preamble of the Constitution.

In closing, this document is not just an exposé—it is a call to arms. *Your pen is your sword.* **Your document is your shield.** Stand, write, and assert your right to be heard.

The law is on your side—but only if you stand and assert your rights upon it.

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### BEFORE YOU DEFAULT: SECURE YOUR POSITION WHILE CURRENT

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If you are reading this and **you are not yet in default**, understand this: you hold a powerful and strategic position. The banking system relies heavily on **silence, confusion, and reactive behavior**. When homeowners wait until default or foreclosure is initiated, the banks presume compliance and proceed as if no lawful objection exists. But if you take action **before** any default occurs, you can shift the burden early—and **corner the alleged lender into administrative dishonor**.

It is at this stage—**before default**—that you should make your position known in the public and private record. This includes a properly constructed **preemptive administrative notice and demand**, sent directly to the so-called lender, mortgage servicer, or trustee, **declaring the nature of the transaction** and requesting proof of claim under full commercial and legal liability. This notice becomes evidence. If ignored (as they often do), it becomes a point of default—by them.

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This process is not guesswork. It is lawful, structured, and backed by the same statutory and financial realities you've now read in this Legal Brief. But it must be done correctly. That's why [UNFORECLOSABLE.COM](http://UNFORECLOSABLE.COM)<sup>™</sup> was created—to provide access to the proper declarations, templates, instructions, and support for homeowners who are **still current** but ready to protect their equity **before** foreclosure ever enters the picture.

Once you complete the preemptive notice process and it is entered into the record, **any future attempt to foreclose is made in dishonor**. The so-called lender has already defaulted on your offer to cure, disclose, or validate. They no longer have lawful footing. The controversy is preempted, and the foundation for **foreclosure dismissal** has been laid **before they ever filed a single motion**.

If you are current on your mortgage, now is your window to **protect and secure what is yours by right, by law**.

Don't wait until they act—declare your position while the leverage is yours.

Start by discovering how the process works at [UNFORECLOSABLE.COM](http://UNFORECLOSABLE.COM)<sup>™</sup> and take lawful control before they even try to take what's already yours.

The truth you have now seen is only the beginning. Knowing the law is one thing; learning how to apply it with precision, discipline, and honor is another. The banks have mastered the art of deception. The foreclosure machine has mastered the art of intimidation. But You — once taught correctly — can master the law they hoped you would never read, never cite, and never stand upon.

This is why the DAY-1 Homeowner PMA exists.

**Not as a protest group.**

**Not as a place for anger.**

**Not as a refuge for the fearful.**

It exists as a private sanctuary of education, where homeowners learn the actual statutes, the actual financial architecture, and the actual administrative remedies that make your written words sharper than any attorney's pleadings and more powerful than the false presumption of debt they try to enforce against you.

Inside the PMA, you are not taught to rage.

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You are taught to know.

To understand.

To apply.

To write *with authority grounded in enacted law — not rumor, not rebellion, and not emotion.*

Every process you read about — every truth Congress enacted, every statute the banks hope you never discover — is taught step-by-step. *Not as theory, but as lawful practice, where your documents become your shield, and your command of the record becomes your liberation.*

If you choose to stand alone, you may still win.

But if you stand with others who know the same law, speak the same truth, and move with the same integrity, you become part of a restoration movement that cannot be ignored, silenced, or dismissed.

That is what the DAY-1 Homeowner PMA is — a private body of Americans reclaiming what was stolen through ignorance and assumption.

The VALUE You created at closing *was yours from the beginning.*

The RIGHTS Congress enacted *were yours from the beginning.*

The PROTECTIONS buried in the statutes *were yours from the beginning.*

Clarity — is what you gain *when you lock arms with others who refuse to ever be misled again.*

*If you are ready* to learn the truth fully...

*If you are ready* to write with certainty...

*If you are ready* to stand decisively...

*If you are ready* to defend what is already paid for with your own credit and your own signature...

Then become a Member of the DAY-1 Homeowner PMA, where the education is private, the structure is lawful, and the purpose is simple:

To restore the man.

To restore the estate.

To restore the truth the system hoped you would never uncover.

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Your next step is yours alone —  
but you do not have to walk it alone.

You truly are already **UNFORECLOSABLE** — but until you take the time to see the laws as written for yourself, you will never know it with the certainty that sets a man free.

That is why **UNFORECLOSABLE.COM™** and the DAY-1 Homeowner PMA, both directed and administered under the authority of the **Property Reserve Private Irrevocable Trust (PRPIT)**, exist.

This **Trust Structured Private Association** was built to give you what no bank, no servicer, and no government office will ever hand you:

A *clear, structured path grounded* in the very laws that prove your home was paid for the moment *Your Signed Note* was received...  
**and** that the obligation they enforce today *never survived the closing table*.

What's provided is ***Not theory***.

**Not** outrage.

**Not** guesswork.

It is the written law — *organized, decoded, and taught* in a way that restores what the system hid and returns to you the truth that has always belonged to you:

You are, and always have been, **UNFORECLOSABLE**.

The **DAY-1 Homeowner PMA** is the Association; the **PRPIT** is the Owner; **UnForeclosable.com** is the Platform; and the Members are the *Beneficiary Class* operating wholly within the private domain under their inherent, unalienable Right of Association — a Right embedded in America's founding framework and never surrendered.



The Law Redeems