



Planet EarthH
Planet Heart

Peoples Alliance for Rule of Lore/Law

PAFROL. GLOBAL. Established 2021

Rule of Law/Lore: All Are Equal Before The Law

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30 November, 2022

001-001: APRA: Australian Prudential Regulation Authority

Securitisation and foreclosure:

as a **forbidden** outcome to failures in transparency.

Only 50% of the accounting process is visible within the 'Public' paradigm.

The other 50% of the accounting process is sitting in the 'Private' paradigm.

The Public paradigm, largely cannot see the Private paradigm,

and functions within a system that views the People as the 'debtor';

and the corporations as the 'creditor'.

And thus facilitates a false dialogue of 'who is who' in this life on Planet Earth.

Crown, We The People: of Superior Jurisdiction

Rule of Lore/Law: All Are Equal Before The Lore/Law

Are the Creditor

The Meek Shall Inherit The Earth Matthew 5:5

And the highest authority

And the rightful Custodians of Mother Earth.

And in that,

surely the most wicked game has been played

with the freedoms of humanity,

and the inherent right, use and management of resources

V1 Page 1/22



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*to position humanity within a private legal framework
of scarcity
whereby humanity has appeared as the debtor,
and the bank
as the creditor.*

The injury is so vast, the only way to heal, is to begin. And so it is.

With the deepest compassion for the evil outcomes that have prevailed
we will correct this Now
and Now
and Now
in alignment with Lore/Law.

The true Creditor has been tricked and coerced
in a world of trickery.
And has been positioned as the debtor
Allowing the banking industry to run wild on Planet Earth.
Raping and pillaging humanity
And the bounties of our Great Mother Earth.
This paradigm is finished Now.

We The People, The Natural Creditor; is restored.
The Corporations will take their position as debtors.
Thus all system are being repurposed

V1 Page 2/22



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or disposed of
and new technologies
are entering the landscape.

This is a *time* of prevailing compassion for those who are good people
trapped in a bad system.

That *time* is finite.

As awareness opens of this quantum shift
ignorant compliance
will shift to wilful complicity
which does have real outcomes in Lore/Law.

Please consider carefully the contents of documents received.

This is Rule of Law: All Are Equal Before The Law
by which all matters are measured.

It is independent of the foibles of man made legal fictions.

It does not tolerate treason, fraud and slavery.

This is a transition time.

We wish you only the best.

Follow a good heart...

And all will be well.

V1 Page 3/22



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In the matters of Mortgage Securitisation:

Thank you for your email response dated 28.11.2022

Please be advised of the following:

1. This communication comes to you in Peace.
2. No harm is intended, nor expected, in any way whatsoever.
3. We are not communicating with you from the Public.
4. We are communicating with you from the Private.
5. That is, ***Crown: We The People, of Superior Jurisdiction.***
6. Granted; most people have no idea what this means or what the difference is between Public and Private and yet it is critical to know:
 - 6.1. legal = public: under Guardianship:
 - 6.1.1. without free will or informed consent.
 - 6.1.2. Managed by the POSOC : the Private Operating System of Commerce.
 - 6.1.3. Managed by the Private BAR Guild. Emerged 1541,
 - 6.1.4. to administer the Poor Laws of 1535, Henry VIII
 - 6.1.5. An outcome to the Express Trust Unum Sanctum 1302
 - 6.1.6. An outcome to developments of the Magna Carta 1297.
 - 6.1.7. 3 exact Pluto Returns later,

V1 Page 4/22



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6.1.8. we birth the Age of Aquarius: Humanitarianism

6.1.9. And finalise the Age of Pisces: Guardianship.

6.2. and lawful = private, competent in managing one's own affairs.

6.2.1. Is the Sentient Being with breath in body and beating heart.

6.2.2. Is not an AI with People plugged in to it.

6.3. This is an evolving landscape with very real repercussions in Lore/Law.

7. As a private enquiry, I require access please to the private side of the accounting for a mortgage.

8. That is; the true Creditor. That being humanity.

9. The Meek Shall Inherit The Earth. Matthew 5:5.

10. We are aware that within the :

10.1. Public - legal paradigm:

10.2. that being a function of the **Private** Operating System of Commerce (**POSOC**) :

10.3. a private construct

10.4. that refers to humanity as it's 'Public',

10.5. it presents only the bookwork of the Public side,

10.6. Whereby the **alleged** debtor, is humanity

10.7. which makes the bank look like it is the Creditor.

10.8. But in actual fact, if the other side of the accounting was visible, that is

10.8.1. the promissory note: called a mortgage,

10.8.2. or an electricity bill,

V1 Page 5/22



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10.8.3. or a Council rate or...

10.8.4. Any other resource of inherent right of use

10.8.5. Evidenced by feet on the soil

10.8.6. We would see the true Creditor is Humanity

10.8.7. And the true debtor is the corporations

10.8.8. Receiving the monetisation of the the Peoples energy

10.8.9. Via the tools in commerce

10.8.10. Called the birth certificate

10.8.11. And other negotiable instruments

10.8.12. So that they may function

10.8.13. With our permission

10.8.14. and with our right to address Trust Law

10.8.15. And contract Law

10.8.16. And require fiduciary competence at all times.

10.9. Maxim of Law:

10.9.1. *That which is created, can never be superior to that which created it.*

10.10. A bank is a legal fiction corporation and must acquire resources from somewhere.

10.11. Such as, at last value, the Birth Certificate was \$230 million each.

10.12. And from interest on promissory notes called mortgages, in which the signing of the documents creates the digits in the banks computer.

V1 Page 6/22



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10.13.A mortgage is a failure of all 8 essentials of a valid contract: including:

10.13.1. 'fair and due consideration to be exchanged',

10.13.2.transparency for all parties

10.13.3.no hidden hands

10.14.At the time of finalising the mortgage process, the promissory note is securitised into the next tier of commerce, which does allow for a second tier of investors to invest in the RMBS - Residential Mortgage Backed Securities for a dividend return. Thus the real property now has a second set of hands attached to it. A hidden set.

10.15.This is fraud.

10.16.This is all achieved with zero transparency to the original signatory, thus failing the essentials of a valid contract and betraying Trust Law.

10.17.And allows hidden third party hands to have claim over a physical property without the title holder knowing who they are. Again, this fails the essentials of a valid contract and is a violation of Trust Law.

10.18.Trust that the assets are in safe hands, when in fact they are not. They have a 2nd tier of pressure upon them. Hence why foreclosure is such a sure thing. That property is required to pay out the unseen investors of the RMBS.

10.19.A mortgage fails all 8 essentials of a valid contract and is a gross violation of Trust Law as valuable assets sit in unknown hands.

V1 Page 7/22



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- 10.20.As the public system is fashioned in such a manner
 - 10.20.1.that is by legal statute and legislation
 - 10.20.2.Promulgated in Parliament
 - 10.20.3.Which is not law, and
 - 10.20.4.Is passed through this 'private operating system'
 - 10.20.5.of the private BAR Guild
 - 10.20.6.It deems itself not liable to disclose the Private source of the resources: humanity.
 - 10.20.7.Because humanity is under Guardianship
 - 10.20.8.and deemed incompetent
 - 10.20.9.And enslaved as 'wards of the state in a mental health institution'
 - 10.20.10. and therefore without need to know.
 - 10.20.11.Nor are the contract details of the Birth Certificate provided at any time, in any place.
 - 10.20.12.Despite it being a most powerful, 'certified' tool of transaction.
 - 10.20.13.But the movement of resources is only evident in one direction, not two.
 - 10.20.14.Thus humanity is completely dumbed down inside the Guardianship of the Catholic Church. Unum Sanctum 1302.
 - 10.20.15.And lead astray by purposeful omission of critical details,
 - 10.20.16.and then deemed incompetent,
 - 10.20.16.1.lost in the Holy See
 - 10.20.16.2.and salvageable
 - 10.20.16.3.as chattel
 - 10.20.16.4.for the profit of the merchant bankers

V1 Page 8/22



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10.20.16.5.The People are dead to Law, and cannot be seen or heard.

10.20.16.6.The government departments choose not to answer We The People of Superior Jurisdiction, thus nothing ever makes progress because the public servants, paid on the public purse just disappear.

10.20.16.7.This is an extreme form of belligerence.

10.20.16.8.Measured as slavery: Criminal Code 270. 25 years jail.

10.20.17.Guardianship facilitates the need to not explain any real details of the POSOC.

10.20.18.This is a very old and very serious construct to have put into place. With very serious repercussions for those who attempt to perpetuate it once informed of it.

10.20.19.As what might once have been 'ignorant good faith':

10.20.20.becomes 'complicit in slavery'.

10.20.21.It is only via the Board of the Guardians that such a privilege to not disclose can be justified, by the Guardians.

10.20.22.In Law, no such mechanism and privilege exists.

10.20.23.For the greater and superb intelligence of humanity, it is viewed as slavery.

10.20.24.As has been evidenced by the massive uprisings all around the world throughout the past two years as the privately owned covid 19 business model rolled out; by the heir of the private Rothschilds banking system;

V1 Page 9/22



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Klaus Rothschild Schwab: face of the World Economic Forum. Creator of the Smart City. A kill zone of lost freedoms and high tech monitoring.

10.20.25. Covid 19 = Citizens openly volunteer identification daily via A=1 I = 9.

11. You will note that the Reserve Bank is also included on this email, because communications did unfold last week, in which the Reserve Bank deemed itself to not be associated with the matters of Securitisation.
12. However, this is not possible as it is the policy maker, so of course it is in full awareness of this industry.
 - 12.1. You will note Dr Deborah Ralston is a Board Member on both the Reserve Bank Payments Systems and the Futures Fund Board of the Guardians.
 - 12.2. This is a conflict of interest.
 - 12.3. There are several other conflicts of interest.
 - 12.4. However, despite communications last week, Dr Ralston has not made herself available for discussion.
 - 12.5. The Future's Fund makes claim that it began in 2008, as a response to the Global Financial Crisis, allegedly with with 'no money' and in 15 years has accrued a portfolio of \$252B.
 - 12.6. This is not possible for a wide assortment of reasons, too detailed for this document. But the true point being, such wealth has not trickled down to the wellness of humanity.
 - 12.7. Humanity is in financial agony now.
 - 12.7.1. It has a housing crisis
 - 12.7.2. A domestic violence crisis

V1 Page 10/22



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12.7.3. A cost of living crisis

12.8. The landscape is a disaster of epic proportions.

12.9. And the responsibility of that falls squarely on the names that follow in this document.

12.10. And indeed, the the psychological wellness of those who create and implement systems that generate such misery.

12.11. Is it a case of simply not caring, or of having no awareness of the cruelty of the outcomes of their private game with humanity; their Public ?

12.12. The current financial system belongs to the Rothschilds banking system. A privately owned system of currency: and therefore slavery. Since 1913.

12.12.1. And an imploding currency at that.

12.12.2. It is well documented in '*Silent Weapons for Quiet Wars*' what an imploding financial system will do.

12.12.3. It will move to eliminate the population to reduce pressure on its fading resources. Hence the covid19 business plan. Very successful in its death count to date, with mass damage to the reproductive system for many generations to come.

12.12.4. To not know the outcomes of this business model and to hold a position as a decision maker for the Public, is to be deemed incompetent.

12.12.5. Dr Deborah Ralston did have listed on her profile her affiliation with the Rothschilds system, although that seems to have disappeared.

12.12.6. This communications comes from scholars of this system.

V1 Page 11/22



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12.12.7. Everything is currently, part of this system. It is pointless to allege in any way, that we are not dealing with a private system that emerged in 1913, by failure of lawful due process and has its roots back into the history of the Rothschilds family and empire: Mayer Amschel Rothschild (1744–1812). A history far too vast for this paper, but of critical relevance as to whom we are dealing with.

12.12.8. This 4 minute recording will be of value.

12.12.8.1. <https://screencast-o-matic.com/watch/c3iljkV0EyG>

12.12.8.2. Whilst, at the end of the 4mins there is a taunt about remedy, the remedy is very simple:

12.12.8.3. This system is a legal fiction of inferior jurisdiction.

12.12.8.4. Crown: We the People, address the matter from Superior Jurisdiction, and claim rightful authority.

12.12.8.5. Simple.

12.12.9. Further, Bill Still, Wizard of Oz, you tube, will leave no questions as to how this system functions.

13. Further to the Board of the Guardians, this is simply a polite name for slavery; which means the Board does not need to consult with the greater humanity for anything that it does.

13.1. However, this is the 'legal fiction' of the POSOC.

13.2. It is not appropriate for the Futures Fund to celebrate \$252B in 15 years without explaining:

13.2.1. How did that happen?

V1 Page 12/22



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13.2.2. How is this a responsible Board when the good People of Terra Australis

13.2.2.1. have had 6 consecutive interest rate increases, putting unbearable pressure on households and growing the homeless industry

13.2.2.2. And World Economic Forum (WEF) Corporations like Coles: being a major winner of the covid 19 landscape as all small business closed and went bust, have put all their prices up to unmanageable levels and then launch an ad campaign saying 'we've locked in the prices'.

13.2.2.3. And utility companies such as electricity are out of control, despite humanity having inherent rights to such resources and already have paid for both the infrastructure and the employment teams.

13.2.2.4. This is gross fiduciary malfeasance on behalf of the Board of the Guardians, but does support the original pledging of the people to the Catholic Church, as 'just keep them alive'. That was all that was required. Any measures of misery were irrelevant.

13.2.2.5. And we can see a long and ugly history of misery and gross mismanagement of resources.

14. Humanity is far far from incompetent and has no need to be under Guardianship.

15. Especially a secret Guardianship.

16. How do you get out of something, that no one has disclosed to you that you are in?

V1 Page 13/22



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16.1. The answer to that is: Follow Law. That is the pathway out.

Using the measuring tool of Rule of Law: All Are Equal Before The Law.

17. This current architecture, of the Poor Laws, fails that measurement, and is dependent upon humanity waking up into an acute level of stupidity each day.

But humanity is not stupid.

18. Humanity is a very intelligent Being: connected to the greater inherent laws of Creation.

19. This system is far from a competent standard of resource management.

20. Indeed, it is an exceptionally **cruel, violent and vicious, class based version of reality**, revealing a complete absence of compassion and empathy for the misery it generates in the greater landscape of humanity, by practising a 'scarcity' paradigm.

21. It is a ludicrous, time wasting, self festering mess, that serves the few at the expense of many.

22. All Board Members are 100% liable and accountable for creating and perpetuating such a system, on our abundant planet.

23. Humanity requires full transparency of all matters related to resource management as we have a horrific standard of:

23.1. Grossly disenfranchised First Nation People

23.2. Homelessness

23.3. Domestic Violence

23.4. Horrendous cost of living, thus driving crime and misery

24. Thus, to summarise:

V1 Page 14/22



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- 24.1. it is clear; there is a public sector and a private sector.
- 24.2. The public sector are not aware they are the 'public of the private'
- 24.3. The public exist in a privately owned legal system, but not a lawful system.
- 24.4. And are required to know only what the private sector deem necessary.
- 24.5. And that rule book is created in a class based tool called Parliament.
- 24.6. Now foreclosed on as an obsolete tool for the Age of Humanitarianism.
- 24.7. This is achieved by having the public under 'Guardianship' where the finance sector is managed by the Board of the Guardians of the Future Fund, and many other Board of the Guardians in every other sector.

For example:

- 24.7.1. The Judges and Magistrates: engaged in a covid revenue raising feeding frenzy of legal chaos, but not lawful due process.
- 24.7.2. The Social Services administration, perpetuating the Workhouse Test Act of 1723, where in exchange for 'benefits' generated by the monetisation of the Birth Certificate, one will be forced to surrender their inherent rights and inherent access to rightful resources, for a pittance and an enslavement to an alleged mutual obligation.
- 24.7.3. Use of the 'public' roads and carparks which then generate revenue via fines and registration. Those same public roads are also humanity's private roads.
- 24.7.4. Your local Town Council as an administrator of resources and landscapes, and collects taxes for the higher landlord from the tenants, and is currently implementing the development of the Smart Cities for Klaus Rothschilds Schwab World Economic Forum private agenda of architecture of Planet

V1 Page 15/22



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Earth, without consultation with humanity.

25. Accountability: and back to the original point of contact: full disclosure of the bookwork of the private sector related to mortgages is required please.

25.1. Without this, only half the bookwork is available:

25.1.1. which does allow for the Judges to view the People as debtor to the bank,

25.1.2. and in potential default, to the **alleged** Creditor: the bank

25.1.3. and thus a foreclosure is actioned.

25.1.4. Alarming: all statute and legislation is written in such a way, that the system can only see as far as the legislation wants it to see.

25.1.5. Even the individuals within the system cannot see the hidden bookwork.

25.1.6. Thus, as by example: a Judge is therefore facilitated to be in denial.

25.1.7. It allows the machine to churn and process foreclosures and other violations, all with no accountability that half the financial side of the accounting system is actually missing.

25.1.7.1. The private side.

25.1.7.2. The Creditor.

25.1.7.3. That being humanity.

25.1.8. The real Creditor is missing in this private legal system.

25.1.9. And a defector Creditor, has been installed, that being the Corporation.

25.1.10. This corrupted system is now in the process of a 180 degree flip,

25.1.10.1. to restore the Creditor,

25.1.10.2. to restore equitable use of resources

V1 Page 16/22



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25.1.10.3.and to restore the Lore/Law; Rule of Lore/Law: All Are Equal
Before The LoreLaw.

25.2. Failure to comply and assist, is further **treason, fraud, and slavery**.

25.3. And carries all the recognised penalties for such Crimes Against Humanity.

25.4. A 30 year prison sentence per crime.

26. Under no circumstances did, or does, this 720 year old system 1302 - 2022,
Unum Sanctum - A Private Trust, have the right to incarcerate humanity in this
way and enslave it as the debtor, when in fact it is the Creditor, whilst harvesting
all the resources, and failing to disclose the true Creditor side of the accounting.

27. The following names of the Reserve Bank and the Board of the Guardians
are responsible for administering the level of fiduciary malfeasance,
and failure of transparency to the greater humanity, causing unbearable
and unnecessary agony.

Note, that in the management of these Boards, and thus resources, there is not
one First Nation face to be seen. Acknowledgment of Country continues to be
empty words; whilst plowing forward with the pillaging of resources, whilst many
sleep on city benches and drink polluted water.

Note: * = conflict of interest.

V1 Page 17/22



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27.1. Reserve Bank: Members of the Board:

<https://www.rba.gov.au/about-rba/boards/rba-board.html>

27.2. Chair: [Philip Lowe](#) *

27.3. Deputy Chair: [Michele Bullock](#) *

27.4. Mark Barnaba AM

27.5. Wendy Craik AM

27.6. Ian Harper AO

27.7. Carolyn Hewson AO

27.8. Steven Kennedy PSM

27.9. Carol Schwartz AO

27.10. Alison Watkins AM

27.11. Reserve Bank: Members of the Payments System Board:

<https://www.rba.gov.au/about-rba/boards/psb-board.html>

27.12. Chair: [Philip Lowe](#) *

27.13. Deputy Chair: [Michele Bullock](#) *

27.14. Gina Cass-Gottlieb

27.15. Scott Farrell

27.16. John Lonsdale

27.17. Deborah Ralston *

27.18. Greg Storey

27.19. Board of the Guardians Future Fund

<https://www.futurefund.gov.au/About-us/who-we-are/board-of-guardians>

V1 Page 18/22



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27.20.Hon Peter Costello AC (Chairman) also

27.20.1.Chairman of Channel 9 - one of the biggest voices in the privately owned World Economic Forum business model called covid19:, now proven to be 100% fraud.

Engineered by Klaus **Rothschild** Scwab. *.

27.20.1.1.Architect of the World Economic Forum

27.20.1.2.Heir to the Rothschild banking system

27.21.Ms Carolyn Kay

27.22.Mr John Poynton AO

27.23.Mr Michael Wachtel

27.24.Mr John Fraser

27.25.Mrs Patricia Cross

27.26.Dr Deborah Ralston *

27.27.**Senior Leadership Team :**

<https://www.futurefund.gov.au/About-us/who-we-are/Senior-Leadership-Team>

27.27.1.*'The Future Fund Management Agency is responsible for providing advice and recommendations to the Board of Guardians. The team is drawn from across investment, finance, **legal**, operational and a range of other industries, bringing the skills and the **private sector experience** necessary to manage the day-to-day operations of the business.'*

27.28.That would be: managing the public, also referred to as the 'human herd'.

V1 Page 19/22



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27.29.Dr Raphael Arndt: Chief Executive Officer

27.30.Ms Alicia Gregory: Deputy Chief Investment Officer, Private Markets

27.31.Mr Will Hetherton: Head of Corporate Affairs

27.32.Ms Wendy Norris: Deputy Chief Investment Officer, Change and Innovation

27.33.Mr Gordon McKellar: Chief Operating Officer

27.34.Mr Cameron Price: General Counsel and Chief Risk Officer

27.35.Ms Kimberley Reid: Chief People, Culture and Inclusion Officer

27.36.Mr Ben Samild: Deputy Chief Investment Officer, Portfolio Construction

28. The APRA Board will be addressed in coming papers, depending on its performance of transparency, based on this request.

29. It is acknowledged most individuals have never expanded their thinking beyond the current paradigms to comprehend that this entire class based system of misery, is just a long and tired '**idea**', based in scarcity, as a mass control mechanism.

30. Planet Earth and Terra Australis and We The People, do not need to be managed such that systems generate entrapment, sorrow and hardship on a daily basis.

31. As this system is now foreclosed on, those listed should take heed, that accountability is in process.

<https://executiveorders.life/inaugural-australian-grand-jury-2021/>

Please read all Orders. See Part 2 of the posted pdfs at this address, towards the bottom of the home page.

V1 Page 20/22



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32. And advanced in the 11th Terra Australis Grand Jury

<https://executiveorders.life/eleventh-australian-grand-jury-2022/>

33. Also refer to the Press Release section for other important gazettes.

<https://executiveorders.life/press-release-record/>

34. As per Orders of the 12th Terra Australis Grand Jury :

<https://executiveorders.life/twelfth-australian-grand-jury-2022/>

34.1. **Order # 4** Services Australia - **to deposit \$10 000 into everyone's bank account.** Because Planet Earth is abundant. Scarcity is a psy op.

34.2. **Order #5** All residential electric accounts are now paid by the Master Trust.

35. As The Reserve Bank has directed our enquires to APRA, it is expected, you will be forthcoming with all details related to securitisation.

36. As per the Inaugural Australian Grand Jury 23.9.2021, **foreclosure** is strictly forbidden.

37. At the time of this writing, a foreclosure attempt is in progress. From the true Creditor, which includes 19 communications, this bank entity is still unable to produce full notice, full disclosure and full accounting and has simply attempted to foreclose in the Supreme Court, despite being in a default position, which they simply ignore.

V1 Page 21/22



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38. It is fair to say, humanity finds itself in a completely lawless landscape.

Your prompt acknowledgement and direction to details of the Creditor accounting is required and appreciated. Thank you.

No later than Thursday 4pm 1.12.2022

Leith Masters

Co-Executive Trustee for Humanity

Crown Council: We The People, Of Superior Jurisdiction.

V1 Page 22/22



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