IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF COLUMBIA

[redacted]
Individually and on behalf of all others similarly situated (see attached)

Plaintiffs,

v.

UNITED STATES GOVERNMENT,
U.S. House of Representatives
Washington, DC 20515
United States Senate
Washington, D.C. 20510
Supreme Court of the United States
1 First Street, NE
Washington, DC 20543
U.S. Department of Justice
Civil Rights Division
950 Pennsylvania Avenue, N.W.
Washington, DC 20530-0001
U.S. Department of the Treasury
1500 Pennsylvania Avenue
NW Washington, D.C. 20220
Office of the Assistant Attorney General, Main
Washington, D.C. 20530

BOARD OF GOVERNORS of the FEDERAL RESERVE SYSTEM,
20th Street and Constitution Avenue
N.W., Washington, DC 20551

FEDERAL NATIONAL MORTGAGE ASSOCIATION,
1100 15th Street NW
Washington, DC 20005

FEDERAL HOME LOAN MORTGAGE CORPORATION,

Case No. ____________________

CIVIL RIGHTS CLASS ACTION COMPLAINT FOR DECLARATORY AND INJUNCTIVE RELIEF

8200 Jones Branch Drive
McLean, VA 22102-3110

BANK OF AMERICA CORPORATION,
BANK OF AMERICA, N.A.,
Corporate Center 100
100 North Tyron Street
Charlotte, North Carolina 28255

CITIGROUP INC.,
CITIBANK, N.A.,
399 Park Ave.
New York, New York 10022-4614
CITIMORTGAGE, INC.,
1000 Technology Drive
O'Fallon, Missouri 63368

J.P. MORGAN CHASE & COMPANY,
270 Park Avenue
New York, New York 10017
JPMORGAN CHASE BANK, N.A.
1111 Polaris Parkway
Columbus, OH 43240

WELLS FARGO & COMPANY,
420 Montgomery Street Front
San Francisco, CA 94104-1205
WELLS FARGO BANK, N.A.,
One Home Campus
Des Moines, IA 50328

American International Group, Inc.
175 Water Street
New York, NY 10038

Defendants.

COMPLAINT – CLASS ACTION

Now comes the plaintiff, on behalf of the naturally created people of the United States of Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, Wyoming, the Commonwealths of Kentucky, Massachusetts, Pennsylvania and Virginia, and the District of Columbia by and through their underserved districts, counties, and municipal corporations, and respectfully allege as follows:

PREAMBLE

Ever since former officers of the Supreme Court utilized the Fourteenth Amendment to legitimize a separate "class" of juridical persons, this class has forever become "similarly situated" to the pre-existing class of natural persons, through the economic relationships they are legally obligated to form. When Congress—in the aftermath of the Financial Crisis of 2007-2008—spent $635 billion in taxpayer money to rescue juridical persons, while offering little to no assistance to similarly situated natural persons, it violated Equal Protection laws, as well as Congressional boundaries to only Tax and Spend toward the general Welfare. Officers of agencies Congressionally created to wield its Money Powers also floated juridical persons an overall $29 trillion in revolving loans, while again disregarding similarly situated natural persons, who were left to the duplicity of these very same juridical persons before and after the fact. Congress and all its juridically-created offspring had the authority and capacity to help natural persons, yet all failed to act. The injury in fact is ongoing, and therefore ripe. It is judiciable, it is traceable, and the suspect class—natural persons—seek a remedy that only the separate power of the Supreme Court can address.

Federal government paying for its mistakes with more taxpayer money will, of course, never solve the underlying issue, which is an economic issue. Economics is the process through which all life is generated, therefore it is crucial to frame all issues in economic terms when attempting to solve them. Officers of the Supreme Court do not need to be experts in economics to help fix our economic issues, they only need to let the officers of the legislative and executive branches know, through the power of judicial review, when their economic spending policies do not promote the general Welfare or equal protection of the People, as set forth in the Constitution each swore an oath to serve. Toward this end, the plaintiff respectfully asks the Court to consider the following:

The Federal Reserve does not create the same version of money as its constitutionally approved predecessor, the First Bank of the United States. These two different versions of money coincide with the two different versions of economics we practice—one mutualistic and one parasitic—which are meant to further two different versions of liberty—one positive (to seek more from within ourselves) and one negative (to seek more from outside ourselves). When people exercise their positive liberty, they evolve; when people exercise their negative liberty, they just get fatter, until the planet eventually struggles to sustain them.

Biologically, there is no such thing as “debt.” All organisms do, however, feel a continuous “deficit” that must be filled to further their existence; the process used to fill this deficit is known as economics, which is nearly four billion years old. All visible life is the product of mutual economic relationships between single cells, whose shared purpose has produced successful multicellular “corporations” such as people, who in turn have learned to mutually incorporate around strong shared beliefs at the “global” economic level. Enlightened philosophers came to call this process “Natural Law,” which—biologically speaking—is the multicellular economic law of mutualism.

5,000 years ago, oppressors overran early religious temples and inadvertently invented the “intermediary” version of economics we practice today, which effectively robbed mutual economics “body and soul.” Using religious myth backed by extreme intraspecific violence, oppressors replaced the reality of a cellular economic deficit with the myth of a debt owed to the oppressor, as the “intermediary” in a new hierarchal order placing the people on the bottom and the people’s suddenly angry and distant gods high out of reach. Through this arrangement, oppressors effectively secured property rights over the people’s labor, the products of their labor, and their shared beliefs, which they have effectively leveraged on both the production and consumption side of increasingly disconnected forms of economic exchange.

Over the ensuing 200 generations, this extortionary protection racket evolved from the direct coercion of labor to various forms of debt slavery and finally to the parasitic tool of debt-based money, which allows intermediary sources to leverage labor through the creation of a continual inflation / debt spiral. Biologically, money is analogous to air; its “store of value”—oxygen—empowers the cellular labor needed to convert “resources” into the economic “goods” we use to fill various existential “deficits.” Within the juridical realm of debt-based economics, modern oppressors have secured a chokehold on our financial “air supply” and use it to leverage our labor toward their “rational self-interest.” The process modern oppressors call “inflation” is analogous to the oxygen content (or value) in the air supply artificially being lowered, thus “inflating” the amount of air needed to exist; this “thinner air” forces people to labor harder, until they cannot keep up and are forced to purchase more “air.” The price of this “air” varies based on who needs it, which is the crux of this complaint. The direct results of the stress economic oppression places on our internal and external economic systems is now well-documented, from poor health outcomes to climate change and everything in between; all are forms of violence. Violence is the language of disconnection; it is spoken by the disconnected and resonates with the disconnected. Where strong connection exists, violence may flair but will soon dissipate (known as a "negative" feedback loop); because we have become so disconnected, a positive feedback loop of cascading "disconnections" is being created instead, that threatens to unravel the entire planetary ecosystem, and human life along with it.

5,000 years after the onset of this chronic oppression, people known as "federalists" cited "Natural Law" to abrogate the economic law of oppressors and form a new economic body, a "corporation" based on the egalitarian principles of mutual economics. Because shared beliefs are the spark, spirit, and catalyst that ignite the creation of all mutualistic "corporations," federalists stated their shared beliefs up front, in the Preamble to their corporate charter, the United States Constitution; this mission statement was their attempt to cement the "spirit" or purpose behind the written "letters," as a guide for future generations. The success behind the general Welfare rests on the ability to tie everyone's economic fates together, thus creating a "circular economy." Internally, people represent a circular economy; externally, the planet represents a circular economy. The First Bank was America's attempt to align itself with this economic strategy, where a unified monetary "currency" would circulate in a closed loop through the heart of a central bank.

The First Bank held all taxed money collected by the Treasury, to spend toward the general welfare, rather than some oppressor's self-interest. It collected and held the debt of every state, as well as all other federal debt, so that no external oppressor could leverage the labor of any of its citizens. It allowed citizens and businesses to borrow money from it, as well as deposit money into it, so that no "internal" oppressor could leverage their labor, either. To this end, the Constitution made it clear that "no State shall...coin Money [or] emit Bills of Credit" to ensure, as much as possible, that Americans all used the same version of money. The First Bank issued banknotes as good as the paper money being coined by the federal mint and loaned it out at uniform rates of interest. It did not need to "dictate" monetary policy, which is so easily skirted today by tacking discriminatory subprime "poor taxes" onto the Federal Reserve's suggested rates. Instead, the First Bank was able to regulate the value of money simply by exerting its financial "gravity" as the largest lender. When people occasionally exchanged confederate paper money with the First Bank, the bank would accept it then hold onto it indefinitely, to lessen the amount of unconstitutional U.S. currency in circulation. The First Bank also generated new revenue through the sale of western land, which helped keep all new territories within this economic loop. It sold debt as bonds to the wealthy, which not only brought $30 million in capitalization to states, but also kept the wealthy reinvesting U.S. currency back into this "real"—or mutual—economic loop, rather than financially operating outside of it, to parasitically extract wealth from it.

Mutual economics is literally the glue that holds all life together, as well as the foundation upon which all life continues to exist; even predators and parasites are the product of mutual economics and survive by feeding off the mutual economics of others. When human oppressors began to feed off the mutual economics of their own species, they needed a rationalization to justify the extreme and ongoing violence necessary to sustain such an arrangement; this religious myth of hierarchal relationships between equally created people has justified ethnic cleansing, usurpation of land, assimilation of "inferior" cultures, conversion of people into property, and the imposition of debt to leverage labor. We cannot change this past; we can only alter the present to change our future. Religious myth still survives in faith-based notions that money stores value and juridical persons exist in the mythical realm of law, with mythical rights equal to real (aka natural) persons practicing real (aka natural) economics. In this dichotomous world where myth rules reality, the only path back to a shared biological existence runs through this mythical barrier of laws reinforced by the ever ready and willing use of violence.

If the Court is willing to stand behind the myths we have created, then it would logically follow that juridical concepts like laws, money, property rights, corporations, states, and municipalities can only exist as the offspring of the original juridical entity, the United States, which bore these juridical offspring and protects them so that they may serve the general Welfare and common Defense (or "Equal Protection") of all natural persons (or "shareholders") within its juridical boundaries, as clearly stated in its corporate charter.

As a corporation—albeit the original corporation—the United States can sue and therefore be sued. In "derivative class action" lawsuits, shareholder plaintiffs "stand in the shoes" of the corporation to sue any internal officers who breach their fiduciary duty through actions that jeopardize the present and future value of the corporation. As "offspring" of the United States, all juridical entities are technically under the implied contract of good faith and fair dealing the Constitutional bylaws outline; certainly, all juridical entities specifically created by the People's government are under such obligation, and therefore have been named as defendants in this derivative suit.

The plaintiff has initiated this derivative class action to declare a breach of contract occurred, as it pertains to money creation. The Federal Reserve—a juridical entity created by the United States and to whom the United States has delegated its sovereign authority to create, regulate, tax, and spend United States monetary currency—has itself delegated United States Money Powers to third party juridical persons—private banks—that clearly have operated outside the boundaries of the general Welfare and Equal Protection of the natural shareholders, which all juridical entities and their officers have a fiduciary duty to serve, according to the contract of good faith and fair dealing that is implied when operating under the umbrella of United States authority, as well as the delegated authority to wield Congressional Money Powers.

Currently, all U.S. money represents debt, and all debt is designed to leverage labor. If all debt does not cost the same amount of labor, then all money is not created equal and therefore, neither are the people who must labor under this juridically created debt. To tax money creation at different rates for different "classes" of people separates them into an arbitrary financial hierarchy; the Supreme Court has already determined that "separate is not equal." Not only does separately created money cost "certain people" more of their labor to purchase, the labor of these same "certain people" costs less for all other persons—juridical and natural—to purchase; private banks wielding United States Money Powers have also discriminated against this same financial class of people in making money available to purchase; these geographic "banking deserts" coincide with "food deserts" and "healthcare deserts," showing the discriminatory "separate but unequal" practices of many juridical entities who regularly receive taxpayer money (grants, subsidies, contracts, loans) but fail to spend it toward the general Welfare and Equal Protection of all geographic areas of the United States.

The plaintiff respectfully asks the officers of the Supreme Court to do their part and let the executive and legislative branch know, through judicial review, that they need to do better than the Federal Reserve Act; challenge the officers of Congress to devise a more sound monetary method to secure the general Welfare and Equal Protection of the American people, to whom they owe a fiduciary duty of care.

The United States Constitution is written well enough to challenge otherwise imperfect people to form a more perfect union between each other. It is time for the officers of the United States to live up to this challenge and help nudge the People into doing the same.

INTRODUCTION

1. I, Robert Simmons, current taxpaying shareholder in good standing within the widely held corporation known as The United States, bring this complaint derivatively in the right and for the benefit of all current taxpayers of The United States (hereinafter referred to as "The People," "shareholders," or "natural persons"). During the Financial Crisis of 2007-2008, the Defendants—officers of the United States—breached a duty of care and loyalty to natural persons in contravention to the general Welfare (U.S. Const. art. I, § 9, cl. 2.) and Equal Protection (U.S. Const. amend. XIV, § 2) lawfully afforded them; their actions and failures to act facilitated the wealth transfer of $21.4 trillion from the paychecks of natural persons to the trust accounts of juridical persons, as well as an ongoing wealth transfer of $2.5 trillion a year since these crimes occurred. Aiding and abetting these initial crimes necessarily places officers of the United States in a principal role (18 U.S. Code § 2), for which the plaintiff respectfully seeks declaratory relief. Additionally, the plaintiff seeks compensatory injunctive relief for the following unlawful actions against United States "shareholders," who faithfully invest their tax dollars with the stipulation that it be spent toward the general Welfare and not toward their increased oppression: a) $635 billion in taxpayer relief to help only juridical persons (from Defendant Congress), b) an estimated $29 trillion in secret revolving loans to help only juridical persons (from Defendant Federal Reserve), c) the transfer of 200,000 foreclosures to help only juridical persons (from the Defendants FNMA and FHLMC), d) the transfer of $11.144 trillion in juridically created debt onto the pile of debt earmarked for the American taxpayer, e) no convictions out of the myriad initial charges of fraud, deception, and misconduct by juridical

persons (from Defendant Justice Department), and f) no attempt to shut down the one-way financial conduit created to facilitate the continuing $2.5 trillion a year transfer of wealth from Main Street to Wall Street since the Crisis, which includes exchanging Wall Street's initial strategy of mortgage-backed securities—that brought the world to its knees—with their new strategy of rental income-backed securities. This latest strategy has now pushed rent prices up 230% in just over ten years, while the 9.4 million Americans made homeless by the Crisis continue to create enough demand to force compliance with these unfair methods of competition, simply because private banks were given unparalleled immunity for their "unfair [and] deceptive acts" (15 U.S. Code § 45).

2. Justice Department investigations of the 2007-2008 Crisis only managed to generate 11 referrals, 2 criminal prosecutions, and no convictions, compared to 30,000 referrals, 1,000 prosecutions, and 800 convictions in the Savings and Loan Crisis of the 1980s. The United States and its subsidiaries did nothing to stop 10 million Americans from losing their homes and 8.8 million from losing their jobs, compared to the last financial crisis, the Great Depression, where Congress correctly implemented its Money Powers to create the Home Owners' Loan Corporation (HOLC, Pub. L. 73-43, 48 Stat. 128), and Reconstruction Finance Corporation (RFC, Pub. L. 73-1, 48 Stat. 1), and keep Americans in their homes, rescue businesses, and create new employment opportunities. The United States and its subsidiaries all failed to act when each had the legal capacity—as well as the fiduciary duty—to do so.

3. Overall, the United States spent $635 billion in taxpayer money to further the interests of one group—juridical persons—at the expense of another similarly situated group of natural persons, in violation of Taxing and Spending parameters (Art. I, § 8, Cl. 1), as well as Equal Protection laws (U.S. Const. amend. XIV, § 2). Officers of the United States Treasury

Department spent $254 billion in taxpayer money to purchase $176 billion in "toxic assets" from Defendant Banks, which is $78 billion above then-market value for assets that were essentially worthless (i.e., no one would have ever purchased them). $5.4 billion more was given out as million-dollar bonuses to select Wall Street traders and brokers.

4 $19 billion was used to capitalize eight private Investment Trusts, who purchased home foreclosures for half-price in cash then turned around and rented them out with a 10-14.3% markup per year to the 9.4 million former homeowners now forced to be renters (which nudged the other 27% of local rental property owners to similarly inflate their rental prices to keep up). The ongoing extraction of rent money Americans must pay is a direct result of the federal government's decision to serve the Welfare and Protection of the Federal Reserve System over U.S. homeowners, by giving their homes over to juridical persons rather than helping natural persons to keep their homes. This pattern of self-interested thinking began with the federal government's initial strategy to reconnect investment banks with commercial banks (Gramm–Leach–Bliley Act), that led to Wall Street creating an "intermediary" conduit through which to launder the promises of low-income first-time homebuyers into interest-only adjustable-rate subprime loan payments made directly to Wall Street investors. Not only was money instantly created and dispersed into the economy during the initial loan transaction, when these deceptively-rated "debt instruments" were bundled, securitized, and sold off on the investment side of this money creation conduit, the loan payments of these homebuyers, rather than being "destroyed," effectively would have quadrupled the new "money" being created, if the plan had worked. When the Federal Reserve decided to inject $9.6 trillion more into the economy—through its subsequent quantitative easing programs—it multiplied the money supply yet again. "Too much money chasing too few goods" is the perfect recipe to create the reckless inflation

Americans now experience. There was a third option, however: Congress has always had the capacity to implement its Money Powers as the founders intended and institute a National Public Bank—like the First Bank or the Second Bank of the United States, the War Finance Corporation, the HOLC or the RFC—to spend taxpayer money toward the general Welfare, in accordance with both originalist interpretation of the United States Constitution, as well as consistently successful Congressional precedent.

5. Currently, 9.4 million former homeowners (with ruined credit ratings) must pay 12% of the full purchase price of the homes they rent each year, meaning they could own these homes outright in a little over eight years, if, of course, some private bank would lend any money to them. Meanwhile, Defendant Banks made a minimum of $4 billion in False Claims in violation of HUD, FHA, and MHA agreements while attempting to wrest these homes from the public and turn a profit when the blood in the suburban streets was their own. This federal government strategy directly added $11.144 trillion to the National Debt, which equals approximately $367 billion a year in ongoing interest-only payments that the American taxpayer must cover in perpetuity. Evidence will show that the TARP agreement was proposed, written, implemented, and overseen by Wall Street executives, just like the Federal Reserve Act of 1913 and all other statutes aimed at transferring Congressional Money Powers to private entities.

6. Only after cities filed lawsuits against Defendant Banks—for the destruction of predominantly black neighborhoods in their cities—did the United States eventually bring their own suit against juridical persons in United States, et al. v. Bank of America, et al. 1:2012cv00361 (D.D.C. 2012, P.J. Rosemary M. Collyer), where it secured a consent judgment against Defendant Banks for unfair and deceptive loan servicing practices, foreclosure processing, loan origination, and bankruptcy misconduct (28 U.S.C. §§ 2201 and 2202). The suit

further alleged that Banks violated the False Claims Act [31 U.S.C. § 3729(a)(1)(A), (a)(1)(B), (a)(1)(C) and (a)(1)(G) (2009), and 31 U.S.C. § 3729(a)(1), (a)(2), (a)(3) and (a)(7) (1986)], the Financial Institutions Reform, Recovery and Enforcement Act of 1989 [12 U.S.C. § 1833A (FIRREA)], and the Servicemembers Civil Relief Act [50 U.S.C. APP. §§ 501, ET SEQ.]. Instead of establishing guilt on the part of anyone, however, the court settled for $25 billion in pooled money to be set aside for any "material violations...demonstrated with respect to individual loans." There is no clear record of money being paid out of this settlement, although there is evidence that most claimants were denied settlement because certain boxes were not checked properly on claims, along with other similar technicalities. Meanwhile, buried within the Troubled Asset Relief Program is $227 billion in taxpayer subsidies to 84 separate private juridical entities, including the Defendant Banks, none of which has—or was ever meant to be—repaid (besides the $25 billion Defendants Citigroup and Bank of America received in "capital purchases," they also both received $20 billion in "targeted investments," so technically, the taxpayer paid the fines in this staged settlement, along with the seed money for Wall Street's new rental property businesses).

7. In the consent judgement, the District Court did manage to retain exclusive jurisdiction to enforce its terms and to resolve "any dispute arising out of matters" within the scope of this litigation, and it is through this small window that the naturally-created people of the United States, under the All Writs Act, 28 U.S.C. Section 1651(a), wish to enter newly discovered evidence, as well as legal defenses which were available to the Court but were not utilized at the time. As double jeopardy (U.S. Const. Art. I, § 12) only applies to criminal proceedings (and the District Court for the District of Columbia specifically kept this litigation open), previous Defendants have been renamed; pursuant to Federal Rule of Civil Procedure 19,

the following parties—who are indispensable to the case—are thereby joined in this complaint for their role in violations of Constitutional Articles, Amendments, Statutes, and Interpretation: The United States Congress, The United States Supreme Court, the Federal Reserve, The United States Department of Justice, The United States Treasury, the Federal National Mortgage Association, and the Federal Home Loan Mortgage Corporation. Concurrent jurisdiction is applicable, pursuant to 42 U.S.C. §§ 2000e - 2000e17 (1964, as amended), and has been applied to seek both declaratory judgement and injunctive relief.

8. After the Federal Reserve crashed the economy in 1929 and public banks HOLC and RFC were implemented by Congress to provide Equal Protection, Congress also implemented Pub. L. 73–66, 48 Stat. 162 (1933) to financially detach private investment banks from their commercial subsidiaries, so the financial exploitation and consequent harm that juridical persons inflicted on natural persons could never happen again. When Congress decided to reattach these two classes, in Pub. L. No. 106-102, 113 Stat. 1338, Section 101 (1999), they soon became similarly situated by consequence of possessing the exact same debt obligations between the period of 2001 and 2006. As “financial intermediaries,” juridical persons approved, originated, serviced, and bundled the subprime mortgages of low-income first-time homebuyers, then resold the soon-to-be toxic asset to “investors” under the False Claim it was a AAA-rated investment, for which the juridical entity secured a fee, while the investor unwittingly became the lender of last resort for all first-time homebuyers. While homebuyers lost $7 trillion in at least partially paid for real assets and investors lost $11 trillion in at least partially earned money, Wall Street, who simply owned the juridically created money laundering conduit, eventually came out with all the assets, all the financial protection, and none of the prosecutorial blame.

9. Regardless of any unindicted criminal conduct by the private sector, once

Defendant United States Congress decided to "protect" juridical entities with a $635 billion loan backed by taxpayer money, the laws of Equal Protection and Congressional Spending (U.S. Const. Art. 1, § 8, cl. 1) clearly mandate that Congress afford the same "financial opportunity" to similarly situate natural persons, which they still have not done, despite many attempts to persuade them to do so. Because The United States doubled down and chose to sell off all the foreclosed homes on its books to juridical entities—often for nearly half the price originally offered to the class of natural homebuyers—The People will seek further relief as the Court may deem just, proper, and equitable.

10. Congress alone owns the Money Powers (U.S. Const. Art. 1, § 8, cl. 5); no Act of Congress can abolish or abrogate these Powers. Legally, The People are not bound to support—with their taxpayer dollars—any private entity, but especially not those whose motives are contrary to the Equal Protection or general Welfare of the taxpayers. Therefore, The People request a Constitutional Challenge to the Statute known as The Federal Reserve Act of 1913, to rule whether the Fed—as the juridical offspring of the United States—must serve the general Welfare in accordance with Constitutional law, or whether the Supreme Court allows it to remain a "non-constitutional" entity, such that the American people respectfully request that a) no taxed income need ever again bail out private juridical persons for their financial missteps, b) Wall Street detach itself from the People's National Debt, along with any taxpayer interest payments it currently receives, meanwhile c) the interest-only payments on all National Debt that Wall Street and the Federal Reserve created during the Financial Crisis be transferred into their care, d) the People are awarded injunctive relief equivalent to the financial protection and opportunities that all similarly situated juridical entities received, and e) whatever amount of equal financial protection the Courts do award The People, that it be placed in a Congressionally chartered

public bank (as is their Constitutional authority to create, and The People's right to receive), to better serve the general Welfare and Equal Protection of all Americans in the future.

11. Finally, the Plaintiff respectfully asks the Court to rule on the legality of this financial conduit created between private subsidiary banks / nonbanks and their parent corporations, to simultaneously create both money and debt, then separate them to launder both through the economy. Both essentially leverage the promise of some unwitting but hopeful homebuyer to labor 30 years, paying two to five times what the loan is worth, so that multiple private entities can profit from each debtor's lifelong struggle to secure the basic need of shelter. For this, the People will seek further relief for private money laundering (18 U.S.C. § 1957) as the Court may deem just, proper, and equitable (to aid in making this decision, some better understanding of the natural history of money is provided in the Background section).

12. As described in the allegations below, The United States Securities and Exchange Commission (SEC) allowed five specific undercapitalized private subsidiaries to leverage their money at ratios of up to 40 to 1, which also represents a failure to maintain the separate identities between the United States and Wall Street companies. When parent companies further undercapitalized various dummy "nonbank" corporations (NBFIs) to originate high-risk subprime loans outside the guarantee of the FNMA and FHLMC, this also represented a failure by private banks to keep the identities between them and their NBFIs separated (12 U.S. Code § 1843). The People's Congress then knowingly spent outside the Constitutional boundaries of general Welfare and Equal Protection set for it. The People's HUD, SEC, FHFA, and Treasury Department, as well as Congress and its Federal Reserve all had the capacity to act and did nothing. The People's Justice Department and its Attorney General secured 0 convictions among the thousands of consumer protection, loan origination and servicing, foreclosure processing, and

False Claims violations (see United States, et al. v. Bank of America Corp., et al., 1:2012cv00361D.D.C. 2012). Defendants FNMA and FHLMC were also severely undercapitalized corporations; once they were placed under federal government conservatorship, both appointed private commercial real estate investment bankers to CEO positions and proceeded to transfer 200,000 foreclosed single-family homes to private investment groups, again blurring the lines between these alleged separate juridical entities. Among all Defendants, the misinterpretation and misapplication of Congressional Money Powers was a major factor in a cascading series of unconstitutional actions and inactions.

PARTIES

13. Plaintiff Robert Simmons, derivatively on behalf of the United States, brings this action against all named Defendants and their officers, for civil violations of the general Welfare and Equal Protection of all persons, whether juridically or naturally created, as well as U.S. Housing Laws, federal consumer protection statutes, and consumer protection laws within the several States; all are based on investigations by every State Attorney General, the Justice Department, members of the scientific and legal communities, The Commodity Futures Trading Commission (CFTC), the Financial Crisis Inquiry Commission, and the plaintiff's extensive research.

14. Defendant The United States of America (hereinafter also referred to as the "United States") is the original juridical entity founded on principles of Natural Law meant to abrogate the unnatural laws of economic oppression that dominated the last 5,000 years of human economic relationships. These objectives were firmly established within its Constitutional bylaws, and all officers of The United States—whether they hold executive, legislative, or judicial positions—are sworn to uphold these bylaws. All are currently headquartered in

Washington D.C.

15. Defendant Board of Governors of the Federal Reserve System (hereinafter also referred to as the "Fed") is currently the main governing body of the United States monetary system, created by an Act of Congress on December 23, 1913 (12 U.S. Code § 226).

16. Defendants FNMA (the Federal National Mortgage Association) and FHLMC (the Federal Home Loan Mortgage Corporation) (hereinafter also referred to as "Fannie Mae" and "Freddie Mac," respectively) are Government-Sponsored Enterprises (GSEs) that have been placed in conservatorships since 2008, where they remain the property of the American taxpayer, but without the restriction of serving their general Welfare.

17. Defendant American International Group, Inc. (hereinafter referred to as "AIG") is a finance and insurance corporation with operations in more than 80 countries and jurisdictions. The government held them from late 2008 through 2013 to keep them solvent.

18. Defendant Bank of America Corporation is a diversified global financial services company and a bank holding company. It is a Delaware corporation headquartered in Charlotte, North Carolina. Defendant Bank of America, N.A. is a national banking association headquartered in Charlotte, North Carolina. Defendant BAC Home Loans Servicing, L.P. was a servicing company that had formerly been known as Countrywide Home Loans Servicing, L.P. It was a Texas limited partnership with its principal place of business in Plano, Texas. It was, for a time, a wholly owned subsidiary of Bank of America, N.A. In July 2011, it was merged into Bank of America, N.A. This action is also brought against Countrywide Financial Corporation, a financial services company headquartered in Calabasas, California, and three of its subsidiaries, Countrywide Home Loans, Inc., Countrywide Mortgage Ventures, LLC, and Countrywide Bank, FSB (collectively, with Countrywide Financial Corporation, "Countrywide"). On April 23, 2009,

the Office of the Comptroller of the Currency approved Countrywide Bank, FSB's ("CWB") request to convert its charter back to that of a national bank and the request by Bank of America, N.A. to then immediately acquire CWB by merger. These transactions were executed on April 27, 2009, as a result of which CWB ceased to exist. Bank of America, N.A. was the surviving institution resulting from this merger. Thus, Bank of America, N.A. is the successor in interest to CWB. Collectively the defendants identified in this paragraph are referred to here as "BOA." The business of BOA and its subsidiaries and affiliates includes origination and servicing of mortgage loans.

19. Defendant Citigroup Inc. is a diversified global financial services company. It is a Delaware corporation headquartered in New York City. Defendant Citibank, N.A. is a national banking association. It is Citigroup Inc.'s primary U.S. subsidiary depositor institution. It is headquartered in New York City. Citibank, N.A. is a wholly owned indirect subsidiary of Citigroup, Inc. It provides residential real estate lending. Defendant CitiMortgage is a New York corporation, wholly owned indirect subsidiary of Citigroup, Inc., and is a residential mortgage loan servicing company headquartered in O'Fallon, Missouri. Collectively the three defendants identified in this paragraph are referred to here as "Citigroup." The business of Citigroup and its subsidiaries and affiliates includes the origination and servicing of mortgage loans.

20. Defendant J.P. Morgan Chase & Company is a diversified global financial services firm. It is a Delaware corporation, headquartered in New York, New York. On May 30, 2008, J.P. Morgan Chase & Company acquired The Bear Stearns Companies Inc. (now the Bear Stearns Companies LLC) by merger, including its subsidiary EMC Mortgage Corporation (now EMC Mortgage LLC). Defendant JPMorgan Chase Bank, N.A. is a national banking association. It is headquartered in Columbus, Ohio. On September 25, 2008, Washington Mutual Bank.,

F.S.B., a federal savings bank headquartered in Henderson, Nevada, failed, and J.P. Morgan Chase Bank, N.A. purchased substantially all its assets, assumed all deposits, and substantially all other liabilities of Washington Mutual Bank., F.S.B., pursuant to a Purchase and Assumption Agreement with the Federal Deposit Insurance Corporation (FDIC) and the FDIC as Receiver for Washington Mutual Bank, F.S.B. Collectively the two defendants identified in this paragraph are referred to here as "J.P. Morgan." The business of J.P. Morgan and its subsidiaries and affiliates includes the origination and servicing of mortgage loans.

21. Defendant Wells Fargo & Company is a diversified financial services company. It is a Delaware corporation, headquartered in San Francisco, California. Defendant Wells Fargo Bank, N.A. is a national banking association and a subsidiary of Wells Fargo & Company. Wells Fargo & Company is the successor in interest to Wachovia Corporation, a diversified financial services company headquartered in Charlotte, North Carolina. Wachovia Corporation was acquired by Wells Fargo & Company in 2008. Collectively the two defendants identified in this paragraph are referred to here as "Wells Fargo." The business of Wells Fargo and its subsidiaries and affiliates includes the origination and servicing of mortgage loans.

22. For this Complaint, defendants Bank of America, Citigroup, J.P. Morgan and Wells Fargo and all their affiliated entities, during or prior to such time as they were affiliated, are referred to collectively as the "Defendant Banks," or "Private Banks."

JURISDICTION AND VENUE

23. This court has subject matter jurisdiction over this matter pursuant to 28 U.S.C. § 1331, which provides district courts with jurisdiction over civil actions arising under the United States Constitution or laws of the United States, under H. R. 7152 TITLE II SEC. 207. (a), and because this is an action for the enforcement of an Act of Congress.

24. This court has personal jurisdiction over the defendants because their principal place of business is located in this District.

25. Venue is proper pursuant to 28 U.S.C. 1391(b)(1) and (2) because the events giving rise to the allegations in this complaint occurred in this district, as well as 31 U.S.C. § 3732(a), and because this was the original venue for United States, et al. v. Bank of America Corp., et al., 1:2012cv00361(D.D.C. 2012) where culpability was established for misconduct surrounding improper loan origination and servicing practices, foreclosure processing, and bankruptcy procedures during the Financial Crisis of 2007-2008. In this consent judgement, the district court retained exclusive jurisdiction to enforce its terms and to resolve "any dispute arising out of matters" within the scope of this litigation.

BACKGROUND

A. Timeline of Relevant Events During the Financial Crisis

26. Ten years before the Financial Crisis, in 1998, one giant U.S. hedge fund—Long-Term Capital Management (LTCM)—nearly tanked the entire U.S. economy over some otherwise moderate overseas currency issues, simply because a) they were using derivatives to leverage $5 billion into more than $1 trillion, and b) they had fifteen of Wall Street's largest financial institutions as their clients. Derivative transactions were unregulated and allowed no transparency for investors, but attempts by the Commodity Futures Trading Commission (CFTC) to correct this issue ran smack into pushback from Federal Reserve Chairman Alan Greenspan, SEC chairman Arthur Levitt, and Treasury Secretaries Robert Rubin and Lawrence Summers. Their answer was the Financial Services Modernization Act in 1999, which allowed commercial and investment banks to again work in tandem, followed by the Commodity Futures Modernization Act of 2000, which ensured derivative trading would remain both opaque and

unregulated.

27. In 2001 through much of 2002, highly speculative investment in internet-based businesses caused the “dot.com” tech bubble to burst; the Federal Reserve dropped the fed funds rate 5.50 points between May of 2000 and June of 2003, to fuel the next bubble, which turned out to be mortgage-backed securities. Boom-and-bust cycles follow a simple pattern: the Federal Reserve makes borrowing money affordable; those who possess—or can leverage—excess financial wealth proceed to initiate a wave of “purchases” (creating a bubble)—in stocks, businesses, real estate, etc.—that drives a second, third, and fourth tier of investors to enter. As these various tiers proceed to outbid each other, the wave begins to peak; the “market makers” peel off this wave (cash out) before the Federal Reserve raises the borrowing rates, which effectively turns off the money faucet, crashing the wave. This is how the “market makers” create a legalized Ponzi scheme (no new value is created, prices are simply being inflated) to skim the money from recreational investors, who jump in the “wave pool” hoping to ride these artificially generated waves toward increased financial wealth, but often are stuck on the wave when it inevitably crashes. When market makers use debt as their “opening bid,” which is worth nothing, then cash out with someone else’s investment money, real or borrowed, this money has effectively been laundered, where it can then be used to purchase real assets. Unlike the average gambler, Wall Street losses that exceed gains can be redeemed in tax deductions for as many years as it takes to get the money back, presumably to encourage the maximum amount of Wall Street gambling.

28. From 2000 to 2004, creation of Collateral Debt Obligations increased when bond insurers offered insurance on CDOs that would “pay off” in the event loans went into default. Credit Default Swaps were another way to insure CDOs with very little capital set aside to back

them up. The combination of easy Federal Reserve monetary policy and poor regulatory oversight allowed subsidiary banks and nonbanks to originate an unlimited amount of subprime loans to normally unqualified homebuyers, using the draw of interest-only payments for up to five years. Financial institutions were overleveraging money to make these deals happen at ratios of up to 40 to 1, channeling institutional investor capital into nonbanks—off-balance sheet "affiliated" entities called Structured Investment Vehicles (SIVs)—that were able to purchase mortgage-related assets that were not subject to "regulatory capital requirements."

In 2004, regulatory restrictions were dropped so that Fannie Mae and Freddie Mac could also take on more subprime loan risk. Meanwhile, the Fed dropped the interest rate to 1% by April of that year, kickstarting a flood of risky subprime lending from everyone; developers of these CDOs were able to still secure AAA ratings from credit rating agencies, important because it allowed lenders to only hold regulatory capital of just 2 cents on the dollar. As the boom accelerated in 2005, approximately $1 trillion—or 72% of the loans made—were from 25 sources alone.

29. Through the period between 2004 and 2007, a house flipping business grew such that 8.2% of all loans (as many as 19% in some communities) were generated simply to resell; the three-year low-interest-only loans being originated were perfect for anyone who planned to sell the house immediately rather than live in it. While these entrepreneurs helped Wall Street to acquire more loans to securitize, as well as drive up the cost of housing investments in general, the loans proved predatory to low-income first-time homebuyers, who were rarely informed about the hazards of short-term adjustable-rate loans. A third group also formed: hundreds of "independent" mortgage companies sprung up to originate loans for Wall Street to securitize. At least 169 companies were doing business in 2006 and gone by 2007; many of them were

repurposed by Wall Street to buy up all the foreclosures they helped precipitate, generating Real Estate Investment Trust businesses that figured out how to securitize rent payments.

30. A positive feedback loop of loan origination—which triggered housing price inflation, which drove further loan origination—forced the Federal Reserve to run their one and only play: by altering the fed funds rate from 1% in April 2004 to 5.26% by July of 2007, the bottom dropped out of the housing market right when these adjustable interest only "teaser rates"—given to low-income first-time homebuyers—changed into principle-plus-hiked interest-rate payments that many homeowners could no longer afford; suddenly, banks seemed overly eager to default and sell off these homes to cash paying entities, sometimes thousands of houses at a time. While house flippers could walk away from their no-money down investments, true homeowners wound up on the street, with ruined credit.

31. In 2008, the Federal Government initiated the Troubled Asset Relief Program to rescue the Financial Sector; $635 Billion in federal taxpayer money was handed out. Among those rescued were corporations that originated, serviced, and securitized subprime loans; 21 of the top 25 subprime lenders were financed by banks that received Federal bailout money. Twenty of these no longer exist; most were not banks, so could not take deposits, but were instead capitalized by Wall Street directly. Eight of the top 10 were Wall Street banks that received bailout money.

a. Citigroup: $25 billion (TARP), $20 billion (U.S. Treasury Department's "targeted investment program"), $5 billion (U.S. Treasury Department's backstop on asset losses), as well as guaranteed protection from losses on $306 billion in assets;

b. Wells Fargo: $25 billion (TARP);

c. Bank of America: $45 billion (TARP) ($10 billion went to Merrill Lynch before Bank of America acquired them);

d. AIG: $187 billion (TARP, government investment, Federal Reserve purchases);

e. JPMorgan & Chase (Chase Home Mortgage) $25 billion (TARP);

f. Morgan Stanley: $10 billion (TARP);

g. Goldman Sachs: $10 billion (TARP);

h. U.S. Bancorp: $6.6 billion (TARP);

i. Capital One Financial: $3.57 billion (TARP);

32. The New York Fed created Maiden Lane LLC to buy $30 billion of financial instruments (‘toxic assets’) from Bear Stearns, that JPMorgan was unwilling to take on. The New York Fed then created Maiden Lane II LLC and Maiden Lane III LLC to support the $182 billion rescue of AIG. Maiden Lane II bought mortgage-backed bonds from AIG's insurance subsidiaries, while Maiden Lane III purchased securities from AIG's business partners to cancel any obligation to insure them against eventual losses. These were known as "backdoor bailouts" because they are not counted in the Federal Government’s TARP totals; these bailouts also helped Goldman Sachs Group Inc. and Société Générale; the rescue of AIG was thought to be crucial to stop a total collapse of the global economy; for this reason, the Federal Government took over temporary ownership of AIG from late 2008 until 2013.

33. From late 2008 through late 2014, the Federal Reserve authorized three rounds of large-scale asset purchases (quantitative easing), which included U.S. Treasury securities, mortgage-backed securities from Fannie Mae, Freddie Mac, and Ginnie Mae, and direct debt obligations from Fannie Mae, Freddie Mac, and the Federal Home Loan Banks. The Fed eventually came to hold an extra $9 trillion in debt on its balance sheet.

34. By late 2008, the Federal Government had placed Fannie Mae and Freddie Mac in conservatorship, then began to sell off its 200,000 repossessed houses in various short sales, offering 30-50% below market price. This created the next investment vehicle for those with excess money: the Real Estate Investment Trust (REITs). What were once mortgage company subsidiaries turned into Real Estate investment companies that could buy up foreclosures and rent them out; unlike homeowners, tenants who did not pay rent could be evicted for someone who did. Prices immediately jumped on rentals all over the country to secure REIT investors the maximum return on investment possible (evidence will show that many of the investors were banks that received TARP bailout money). Rents and housing prices had an increase of over 100% of their 2010 value, which squeezed private ownership out of the market, and even forced renters to move where demand was lower (i.e., places where Wall Street did not look to invest). Wherever employment opportunities began to drive agglomeration, however, Wall Street was there to outbid locals with cash, to own rental properties in every burgeoning area of the country. This trend is predicted to cause a complete housing monopoly in urban and suburban areas over next 10 years in, which will conversely drive unemployment in other areas of the country, create more "banking deserts," and entice predatory lenders to converge and prey upon those "underserved" communities. This is the cycle created by Congress when they gave away their Money Powers to the Federal Reserve System.

a. By December of 2011, the U.S. Treasury had committed over $183 billion to support Fannie Mae and Freddie Mac; ultimately, $191.5 billion in taxpayer support would be needed.

b. The CEOs for Fannie and Freddie were both dismissed; Herbert M. Allison and David M. Moffett were hired to replace them. Allison was the former Vice Chairman of Merrill Lynch and current Chairman of TIAA at the time (84th largest corporation in America and third largest commercial real estate manager in the world). Moffett was the former Vice Chairman and CFO of US Bancorp (both Merrill Lynch and US Bancorp received TARP money). Again, the mindset that the federal government must hire Wall Street executives to solve the problems Wall Street creates has only moved the country further away from the Constitutional promise of Equal Protection for all citizens.

B. Overview of Natural Law and Natural History Relevant to this Case

1. Economics

35. Economics is first and foremost the biological process all organisms utilize to maintain existence, where values positive and negative are continually being exchanged between organisms in the closed-loop environment of Earth. What scientists call "evolution" is simply the "economic growth" of the single cell, in its attempt to convert the energy of the universe, maintain homeostatic balance, and communicate its existence forward through time. Successful products of mutualistic economic growth include all visible life; without mutualism, nothing beyond single cell organisms would exist. Although alternative economic relationships are practiced, such as predation and parasitism, these strategies do not create positive economic value, they only consume the positive value created by the mutualistic relationships of others. Most importantly, a) this natural or mutual form of economics precedes—by nearly 4 billion years—any version of economics people believe they have invented, and b) politics, government, society, culture, and family are all economic arrangements and therefore can be defined by the form of economics being practiced.

36. 5,000 years ago, the economics of intraspecific parasitism (aka oppression) altered the path of human mutualistic economics. Intraspecific parasites survive by feeding off

the mutualistic economic value of their own species. Thus far, people have not been able to correct this economic mutation; all human economies still utilize some version of oppression. Intraspecific parasitism is an unnatural arrangement and thus requires the use of violence to sustain. "Enlightened" philosophers attempted to supplant the myth of violent religious hierarchy through the assertion of "Natural Law," from which concepts like the general welfare, equal protection, relational equality, positive liberty (self-actualization), reparative justice, and will to power emerged. Human governments are instituted among people to manage their economics; the Constitution of the United States is an economic document, laying out a mutualistic path forward through its mission statement, the Preamble. Because all life is built from a beginning (a seed, a root, a cell), the Preamble logically serves as the genesis of this juridical entity called the United States; all proceeding incorporations of people legitimized by the United States are the juridical offspring of the original parent. Because a) all juridical persons exist at the pleasure of the United States, and b) economically serve the People of the United States, meanwhile c) the United States is obligated to secure the general Welfare and Equal Protection of all its shareholders ("We the People"), then d) all juridical offspring created by the United States are similarly obligated to secure the general Welfare and Equal Protection of the People of the United States.

37. What stands in the way of this logic is the illogic of intraspecific parasitism, or oppression. Even though human life is clearly built from the bottom up—through the mutual joining of two single cells—the mythical concept of some hierarchal (top down) version of economic creation still dominates our daily existence.

2. Debt-Based Money

38. For over three billion years, single cells labored together toward their common

Defense and general Welfare until approximately 3,000 BCE, when early "oppressors" mixed religion and violence to create the myth of a human hierarchy, which they used to claim the land underneath everyone's feet and begin the parasitic extraction of "economic rent."

39. Early peoples had already established a thriving mutualistic economy long before the arrival of any oppressor; they were incentivized by a shared belief that gods lived among them and held the universe together so that they might flourish. Like the single cells that comprise them, early peoples produced more than they could ever consume, but humbly gave all the credit to their gods. The people built their gods a home and brought them their excess crops, hoping to entice them to stay. Some claiming a connection to the gods volunteered to oversee their home; these "priests" slowly began to wield power among the people by claiming to know "the will of the gods," which always involved the people offering up more and more of their produce. Priests eventually converted the gods' home into the very first marketplace, trading the protection of the gods for the people's voluntary offerings, which logically became more and more mandatory as priests discovered a steady market existed for these economic goods with the "outside world." Priests eventually claimed a third of the overall land as the property of the gods and recruited many slaves to work it. Exchanges with outside traders often yielded "precious metals" of little practical use to the priests, so they cleverly repurposed it, marketing it to the people as the "skin of the gods," who happily exchanged even more of their labor to possess it. By allowing the people to give the metals back as a portion of their mandatory "tribute", priests legitimized its value and thus created a circular pattern where people would relinquish the value of their labor in exchange for tokens—backed by the full faith and credit of their own shared beliefs—only to give the tokens back through mandatory taxation.

40. When oppressors finally entered the temple—in the first recorded "hostile

takeover" of a corporation—the business model was already established; by successfully placing themselves between the people and their gods, priests had disconnected the supply chain and created the modern "intermediary economy," complete with property rights, taxation, the "marketplace," slave labor, and the concept of money as a medium of exchange plausible enough to con laborers out of their produce. Oppressors simply took it to the next level through the addition of violence, turning labor into a debt people owed their gods but paid directly to the oppressor, as the gods' financial "intermediary." This effectively turned the religious temple into the First Bank of the Oppressor; by attaching labor to debt instead of shared value, oppressors created an alternate version of money, based on indebtedness.

41. The other version of money, based purely on exchange, was used among traders and merchants during the Middle Ages, which allowed them to flourish outside the reach of oppressors. This money was simply a "unit of account," attached directly to the products of labor and thus to the labor itself, creating a "fair market price." Both exchange-based money and debt-based money survived throughout the Middle Ages, but the stubbornness of monarchs to control the money supply eventually won out. Now everyone uses debt-based currency, which is controlled by—and thus owed to—someone of hierarchal superiority, who is legitimized by legitimized violence, which itself is legitimized by the myth that hierarchal superiority exists; this represents the circular logic of "rationalized"—and parasitic—self-interest. Because neither debt nor the money it is based upon is directly attached to labor or the products of labor, the value of both can be easily manipulated by anyone who owns the debt or the debt-based money; labor wages and product prices are not even connected to each other, allowing for debt to cost varying amounts of labor, both as a wage and as a price on goods.

42. The federalist founders of the United States attempted to change this paradigm;

they created a unified national currency to help unify a fledgling nation and vowed, through its Constitutional charter, to center its economics around egalitarian (or mutualistic) principles such as the general Welfare and Equal Protection of all Americans. The concept of Democratic rule is that no oppressor—naturally, religiously, or juridically created—can leverage another person's labor, which is the source of their Life, Liberty, and Happiness. Article I, Section 8, Clause 5 solidified the Money Powers, so that they would be owned by the People, through their government, with the promise that Americans could labor for themselves, instead of some monarch, master, or overlord; this promise embodies the "American Dream."

43. From the outset, however, this American economic experiment was tainted by the emigration of early slaveowners, who not only imported the 5,000-year-old tradition of slave labor, but brought in the use of debt-based money to go with it, perfectly designed to capture the labor of anyone connected to the land. Though the founders explicitly forbid states to "coin Money" or "emit Bills of Credit"—aka paper money (Article I, Section 10, Clause 1)—and backed it up several times in Supreme Court rulings—states continued to circulate Confederate money to fund their slave-based economy. Slaveowner Andrew Jackson knew if his campaign to expand slavery into newly conquered territories was to succeed, he would need the money of slavery to do it, so when federalist John Marshall ruled—in Craig v Missouri, 29 U.S. 410 (1830)—that the Confederate money of state-chartered banks was unconstitutional, Jackson used his presidential authority to a) eliminate the recharter of the Bank of the United States, b) take out and repurpose all of its money, then c) proceed to pack the Supreme Court and overturn Marshall's ruling. The "Jacksonian" Court had to wait until Marshall was dead before doing so, but in Briscoe v Kentucky 36 U.S. (11 Pet.) 257 (1837) ruled that Congress had no authority to regulate money that it did not create, which allowed slave states enough "reasonable doubt" to

continue issuing their privately owned debt-based version of money as if it was actual U.S. currency.

44. A financial crisis immediately ensued, followed by multiple years of economic depression; this constant economic tension directly led to the Civil War. In the aftermath, further Constitutional promises were made to not deny any "persons born or naturalized in the United States...the equal protection of the laws" (U.S. Const. amend. XIV, § 1, 5), which only succeeded in giving fictitious persons these "privileges" and "immunities" instead. With debt-based money firmly in the hands of privileged and immune juridical persons, 40 more years of panics and depressions ensued, until a twentieth century Congress began to reexamine Congressional Money Power. An opening bid to bring back the original Bank of the United States forced Wall Street to intervene to save its role as financial intermediary. Through the Federal Reserve Act of 1913, penned by members of Wall Street and passed by its paid representatives, Congressional Money Powers were officially privatized.

45. Private money creation is discriminatory; it is not a medium of economic exchange but a means of economic extortion. Extortion, at its root, is the victim's forced acceptance of protection from the very criminal who would rob them. Privately created money offers this same deal: use it and it will work well enough, but there will be some "intermediary" fees, discriminatory interest rates, inflation, taxation, insurance coverage, price hikes, etc. that will diminish the value of each person's labor and subsequently drive everyone who uses it into debt. Privately created debt-based money coerces five times more in overall interest payments out of low-wage workers than it does out of high-wage workers; combine this with their already lower hourly wage and it will take the lower income worker 12 times longer than the higher income worker to pay off the same debt. This may be an excellent tactic to keep certain groups

of people doing the undesirable labor in a society, but it is a clear breach of the covenant of good faith and fair dealing between the United States and up to 90% of its people. Unless all money is created equal, then it cannot be said that all people are created equal; money simply cannot cost one financial, geographic, or ethnic group of naturally born persons more than it does another. To ensure all money is created equally, the power of money creation must come from one source, which should logically be the source from which the money is made legitimate from the outset. To promote the general Welfare, money must also flow to all areas of the United States, so that no part of its economic body is allowed to atrophy or wither away. A closed loop shares and thus incentivizes economic growth; a disconnected loop allows for a few to parasitically extract and thus exclusively benefit from the economic growth others create.

46. Only the Supreme Court can use judicial review to confirm that We the People of the United States own the Money Powers and do not need any intermediary "handlers" to oversee—or charge for the use of—this process. The Constitution clearly specifies that states cannot create money; it did not stop them. The Constitution clearly specifies that "all persons born or naturalized in the United States" cannot be denied "the equal protection of the laws;" instead, it only secured a fictitious group of juridical persons these protections. Laws are static objects around which criminals can easily maneuver. The spirit of the law is much more difficult to skirt; this is why criminals currently seek to disconnect the Preamble from the Constitution, to eliminate the purpose behind the words and thus decapitate the head from the body of laws, so that justice truly does become blind and can be led around by whoever has control.

47. The United States should be the only facilitator of United States-backed currency, to eliminate all intermediary hands from touching it. Intermediaries, when necessary at all, are just another link in the economic supply chain and should not be allowed the status of

oppressors in a free and democratic society, which is based on mutualistic principles, not predatory or parasitic ones.

3. Liberty

48. Biological evidence shows that a single cell—through “taxis”—exerts its liberty by making a binary choice to turn toward an energy resource (a “positive response”) and begin laboring to convert it into something of value. It is a Natural Economic Law that every cell in every organism has the capacity to produce beyond what it needs to survive; it is for this reason that life exists, and life choosing to connect itself together in mutualistic relationships certainly worked out well for humans. With the production of excess value came the strategies of predation and parasitism. From these extractive versions of economics came a second form of liberty.

49. Negative liberty is the choice to seek more and more from what lies outside ourselves; negative liberty drives consumerism, property rights, territorial wars, oppression, slavery, resource depletion, ecosystem collapse, climate change, and the like. Positive liberty derives from the desire to seek more and more from what lies within ourselves, which is the root of innovation, education, self-mastery, and self-discipline, for which there are infinite resources and no apparent boundaries. Positive Liberty is the springboard that catapulted all life into existence; negative liberty is the often violent destruction and / or consumption of all that positive liberty creates. Human sustainability (aka further existence) will require a shift in thinking toward maximizing our positive liberty and minimizing our negative liberty.

50. Every cell has a continual deficit it must fill to sustain its existence; it labors independently to fill this deficit and labors interdependently to create the energy surplus needed for the entire multicellular organism to thrive. In both cases, it is in the cell’s best interest to

perform this labor, because the "economic growth" of the whole is shared, through unconditional sustenance, shelter, security, belonginess, etc. The concept of "debt"—invented by religious oppressors—refers to labor we owe to someone else (so that they might thrive), in exchange for minimal access to our own means of existence. This single concept is the root of all forms of oppression, based on the strategy of super-parasites, who trap their prey to continually breed them and feed off their labor.

51. To eradicate oppression, the continual deficit that each of us are driven to fill must be converted into a "debt" that we only owe to ourselves; only then will we achieve true independence. When the value of our independent labor is combined, as it is within all multicellular organisms, only then will we achieve true interdependence, through which we can finally all thrive together.

C. Overview of Relevant Legal Actions Taken by Officers of the United States of America

1. The First Bank of the United States - 1 Stat. 191 (1791)

52. The First Bank of the U.S. was the brainchild of first Treasury Secretary Alexander Hamilton, signed into law by President George Washington. "It opened for business in Philadelphia on December 12, 1791…branches opened in Boston, New York, Charleston, and Baltimore in 1792, followed by branches in Norfolk (1800), Savannah (1802), Washington, D.C. (1802), and New Orleans (1805). The bank was overseen by a board of twenty-five directors."

53. One of Hamilton's goals was to stabilize the money supply; as Hamilton tells it, "the silver dollar was worth five shillings in Georgia, eight shillings in New York, six shillings in the New England states, and thirty-two shillings and sixpence in South Carolina." The new country was experiencing what happens when multiple sources are involved in money creation, as they are again today. For example, a dollar in Texas is currently worth 95 cents in Mississippi,

86 cents in Utah, and 65 cents in California (this is based on gas prices—in terms of housing, a Texas dollar is only worth 43 cents in California right now; worse yet, a U.S. dollar ten years ago is only worth 61 cents today).

54. The First Bank was designed to collect tax revenue and distribute credit around the country through a branch network. It could pay the government's bills, absorb the debt of the states, and loan money to the government in times of need. It's first order of business was to take in the debt of all the states. "In addition to its activities on behalf of the government, the Bank of the United States also operated as a commercial bank, which meant it accepted deposits from the public and made loans to private citizens and businesses." The success of the First Bank was based on the high percentage of overall U.S. currency that flowed through it: all the debt of the states, all taxation, all new money creation, and many commercial transactions. This, more than any other factor, contributed to the stabilization of the economy, which was why various forms of it have been brought back throughout U.S. history (First Bank, Second Bank, vetoed Third Bank, Greenbacks, War Finance Corporation, HOLC, RFC, and G.I. Bill), always in periods of instability caused by the debt-based paradigm of economic oppression.

2. Marbury v. Madison, 5 U.S. (1 Cranch) 137 (1803)

55. In what many regard as "the single most important decision in American constitutional law," founder and originalist John Marshall established that the Constitution of the United States was the law of the land, not simply a "statement of political principles and ideals." Also in this decision, Marshall set a hard boundary between the executive and judicial branches, establishing that it was the American courts who held the power to interpret Congressional laws and statutes, through the process of "judicial review," and to strike down any that appeared to violate the Constitution of the United States.

3. McCulloch versus Maryland - 17 U.S. 316 (1819)

56. Once the War of 1812 ended, Congress chartered the Second Bank of the U.S. for another twenty years; private bankers in Maryland decided to challenge the bank's constitutionality again. In McCulloch versus Maryland (1819), Chief Justice John Marshall not only reasserted the bank's Constitutionality, but let it be known that federal law took precedence over state laws, should any other 'conflict' arise. Through this ruling, Marshall solidified the Supremacy Clause (U.S. Const. Art VI. C2) as the ultimate authority in United States constitutional law; when state laws conflict with the Constitution, the Constitution is supposed to prevail.

4. Craig v. Missouri, 29 U.S. 4 Pet. 410 410 (1830)

57. One Hiram Craig of Missouri, a farmer, defaulted on his loan, and the Missouri Supreme Court ruled that Craig must pay it back. The U.S. Supreme Court decided to weigh in; Chief Justice Marshall overturned the state court's ruling, citing that money issued by states is unconstitutional, per Article I, Section 10, Clause 1: "No State shall… coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debts."

5. Congress Recharters the Bank of the U.S., Andrew Jackson Vetoes It (1832)

58. Before the charter for the Second Bank of the U.S. expired, Congress voted to recharter it for another twenty years. Andrew Jackson was president at the time and had decided early on that he would never let the National Bank have a third run. Jackson stated that as president, he had the right to declare the National Bank unconstitutional independent of any rulings on the matter by the Supreme Court, which, of course, is not true (see Marbury v Madison).

59. On March 28, 1834, Congress did something it had never done before or since—it

censured a sitting president. Jackson not only killed the National Bank, but he also proceeded to rob it of all its money, then placed the money in various state banks of his choosing (80 percent of this money came from private investors). To do this, he had to fire and replace two Treasury Secretaries, who refused to give Jackson the money on clear constitutional grounds; Jackson subsequently appointed one Roger B. Taney as the new Treasury Secretary, who gave him the money. History shows that Jackson and Taney were working to expand U.S. territory and spread slavery westward, but McCulloch v Maryland (1819), which rendered the Second Bank Constitutional, also reiterated that federal law usurped state law. This was the real sticking point for the slaveholding states, who never wanted a 'United' States, but a loose 'Confederation' of states, each with their own economic agenda.

6. Briscoe v. Bank of Kentucky, 36 U.S. 11 Pet. 257 257 (1837)

60. When Kentucky created a state bank in 1820, one John Briscoe took out a loan, received banknotes, then defaulted on the loan, whereupon a Kentucky court ruled he must repay the money. This case gave Andrew Jackson a chance to overturn the ruling in Craig v. Missouri, even though Congressional Money Powers were enumerated, and federal law held supremacy over state law; never one to obey laws, Jackson moved fellow slaveowner Roger B. Taney from Treasury Secretary to Supreme Court justice, stalled the case until originalist John Marshall passed away, then packed the Court with his supporters. By the time the case was heard in 1837, only one justice from the 1830 decision remained: Justice Joseph Story, the last "Statesman of the Old Republic."

61. Interestingly, the court ruled that because the bank could be sued separately from the state (the beginnings of juridical personhood), it was in fact not connected to the state (even though the state created it and put its name on it), thus, Taney reasoned, neither was its money;

therefore, the money was not so much unconstitutional as "non-constitutional." If this was true, then the state could still not have forced Briscoe to pay this debt because the state now had no legal connection to this "non-constitutional" money arbitrarily issued by a private corporation. It is upon this shaky ground that the Federal Reserve Act rests: privately created money is not state or federally created money, even though it claims to be United States currency; meanwhile, the federal government must somehow back it, even though it is clearly created outside the boundaries of Constitutional law.

62. The wildcat banking era (1837-1865) started when Jackson took all the money from the Second National Bank and put it in the state banks, now chartered without any federal oversight. Briscoe v Bank of Kentucky (1837) no longer allowed states to fund banks, per the ruling of the Supreme Court, so oftentimes private banks issued notes backed by the "full faith and credit" of no one in particular. Fifty percent of the banks failed during the period leading up to the Civil War, thanks to Andrew Jackson. As stated earlier, the Civil War was fought over economics; carelessly, Andrew Jackson's wildcat money survived the War and continued to cause bank panics and collapses in every decade from the Civil War until the Federal Reserve Act was passed—and beyond.

7. The Fowler Bill (1902)

63. Because of continual banking instability in every decade since Jackson vetoed National Public Banking out of existence, support started growing for the Fowler Bill, which proposed a Central Public Bank using the U.S. Treasury as the source of tax collection and dispersal of monies—exactly how the originalists had interpreted the Constitution when it fashioned the First Bank of the United States. The bill was eventually shot down using political fearmongering about 'central banks.' Wall Street was now on alert and began a concerted effort

to get private control of a central bank before Congress did.

8. The Panic of 1907

64. The Panic of 1907 was a power play by JP Morgan, who came away with the Consolidated Steamship Co., the Tennessee Coal & Iron Co., the Hamilton Bank, the Mercantile Trust, the Trust Company of America, and Lincoln Trust, among other acquisitions. According to the Pujo Committee findings, this now gave Morgan a financial interest in 85% of Wall Street corporations. It was this panic, orchestrated by him, that produced the opportunity for him to come to the rescue of the American people, with his proposal for a privately controlled Central Bank.

9. The Aldrich–Vreeland Emergency Currency Act (1908)

65. Nelson Aldrich introduces the Aldrich–Vreeland Emergency Currency Act, which passed only because Republicans had considerable control of both houses (several Republicans even voted against it); according to the Senate Rules Committee, it was only a major Wall Street propaganda push that got the bill passed. The emergency funds were never used, according to the Committee, because the Act was merely designed to form a "National Monetary Committee" and put Aldrich in charge of it; this became the vessel through which the Federal Reserve Act was soon created.

10. Standard Oil Co. of New Jersey v. United States, 221 U.S. 1 (1911)

66. John D. Rockefeller's Standard Oil was found guilty of 536 counts of price-fixing, and fined $29 million, which he never paid (the government was forced to pay it for him). Standard Oil, the American Tobacco Co., and E. H. Harriman railroads were also charged with violating the Sherman Antitrust Act. Public sentiment was turning against the robber barons; a change was needed, and J.P. Morgan "stepped out of the shadows ever-so-slightly" and

took care of business.

67. Congressman Charles Lindberg, Sr., in front of the Rules Committee, put the pieces together: "In 1907, agriculture and industry had one of their best years, yet somehow Wall Street ruins it by causing a panic yet again...Wall Street knew the American people were demanding a remedy against the recurrence of such a ridiculous, unnatural condition. Most senators and representatives fell into the Wall Street trap and passed the Aldrich-Vreeland Emergency Currency Bill. But the real purpose was to get a monetary commission, which would frame a proposition for amendments to our currency and banking laws, which would suit the Money Trust. The interests are now busy everywhere, educating the people in favor of the Aldrich plan. It is reported that a large sum of money has been raised for this purpose. Wall Street speculation brought on the Panic of 1907."

11. Findings of The Pujo Committee (February 1913)

68. Findings:

a. 341 officers of J.P. Morgan & Co. sit on the boards of the top 112 high-level corporations, which represent 85% of the value of the New York Stock Exchange ($22.5 billion of the total value of $26.5 billion).

b. A consortium led by J.P Morgan, George F. Baker, and James J. Stillman had control of no less than 18 financial corporations, and "had gained control of major manufacturing, transportation, mining, telecommunications, and financial markets throughout the United States."

c. Also named in the report were Paul and Felix M. Warburg, Jacob H. Schiff, Frank E. Peabody, William Rockefeller, and Benjamin Strong, Jr.

69. Evidence showed that the "great private banking houses" were also involved in

financing Wall Street activities and that even the Comptroller of the Currency had been involved in the cover up of these large transactions. As in the Financial Crisis of 2007-2008, there were ultimately no convictions.

12. The Federal Reserve Act - 38 Stat. 251 (1913)

70. The Federal Reserve Act was signed the day before Christmas without a quorum present at the time of the roll call, as many Senators were made to believe that the bill was at a stalemate and had gone home on holiday. President Woodrow Wilson signed it immediately after the Senators who were present verbally approved it. Several Senators later indicated that "never in the Senate had a bill been drawn up without discussion from both sides of the aisle," but this is only because the revisions to the bill were not drawn up in Congress.

13. Articles of Impeachment against the Federal Reserve Board (1917)

71. Congressman Charles A Lindberg, Sr. from Minnesota brings articles of impeachment against members of the Federal Reserve Board of Governors, including Paul Warburg and William P. G. Harding, charging that they were involved "… in a conspiracy to violate the Constitution and laws of the United States …" further charging that the Federal Reserve Bill constituted "The worst legislative crime of the ages."

14. The War Finance Corporation (1918)

72. The War Finance Corporation was created to fund important sections of the country while WWI was being fought. Comprised of the Secretary of the Treasury and four other members, this public corporation was also aided by a seven-member Capital Issues Committee appointed by the President, who served in an advisory capacity. The corporation operated as a public bank that helped loan money to industries such as agriculture, livestock, canning, the railroads, etc. Overall, this public financing corporation loaned out $700 million. It set the

precedent for government-created financial institutions to exist alongside the Federal Reserve, necessary because the private banking industry was never intended to provide for the general Welfare or Equal Protection of all Americans.

15. The McFadden Act of 1927

73. "One of the most hotly contested pieces of legislation in U.S. banking history," the McFadden Act was allegedly about giving private banks the "equal protection" afforded state banks, but buried within the bill was the casual removal of the twenty-year term limit given to all previous banks created by an Act of Congress. Because of this, Federal Reserve Banks now exist in perpetuity—or until a two-thirds vote from Congress relinquishes Federal Reserve control over Congressional Money Powers. When the economy crashed two years later (the Great Depression), calls to end the Federal Reserve were in vain, thanks to this single subtly-placed passage in the McFadden Act.

16. The Reconstruction Finance Corporation (RFC)

74. Passed by the U.S. Congress in 1932, the Reconstruction Finance Corporation Act loaned or invested $50 billion into the U.S. economy directly from the U.S. Treasury, because private banking had collapsed by late 1929, and did not fully recover until around 1953, making it impossible for private banks to originate larger loans to critical sectors of the economy. By 1957, when the real economy finally stabilized, the private sector called for and succeeded in dismantling this program, as it had with the First and Second Banks of the United States. Meanwhile, no one seemed concerned that the Federal Reserve, as America's Central Bank, repeatedly proved itself to be wholly incapable of handling America's monetary and economic needs.

17. The Home Owners' Loan Corporation (HOLC)

75. Passed by the U.S. Congress and signed into law on June 13, 1933, the HOLC was a government-sponsored corporation created to refinance home mortgages that were in default to private banks during the Great Depression; this allowed Americans to keep their homes, rather than letting private banks have them, as they did in the recent financial crisis. Later, the HOLC ended up with its own Equal Protection issues, as its role shifted in 1938 to expanding home buying opportunities. 'Residential security maps' were drawn to assess lending risks, 'redlining' certain neighborhoods, which consequently favored one group of homeowners over another. Action is still pending on these violations as well.

18. The Securities Exchange Act of 1933

76. The Securities Exchange Act of 1933 was the first federal securities law passed to rein in Wall Street; it focused on "insider trading, the sale of fraudulent securities…manipulative attempts to drive up share prices," etc., that were rampant among traders and institutions leading up to the Great Depression and, like the Financial Crisis of 2007-2008, the kind of speculative gambling apparently outside The Federal Reserve's area of concern.

19. The Glass-Steagall Act - 12 USC 227 (1933)

77. Passed by Congress in 1933, this banking act effectively separated commercial banking from investment banking, to stop Wall Street from speculating with their customer's deposit money. Its significance was not well enough understood until 1999, when Congress passed the Financial Services Modernization Act (Gramm-Leach-Bliley), which eliminated these Glass-Steagall's restrictions, priming the next 24 years of private bank misconduct, where $21.4 trillion in wealth was extracted from the real economy of the bottom 90% and transferred upward, to the financial economy of the top 1%.

20. The Securities Exchange Act of 1934

78. The Securities Exchange Act of 1934 established the Security Exchange Commission (SEC) to oversee stock, bonds, and securities, as well as the financial professionals who sell them (brokers, dealers, advisors). "Everyone listed on the New York Stock Exchange must answer to the SEC and submit financial disclosure reports."

21. The National Banking Act 1935 – Pub. L. 74-305

79. The National Banking Act of 1935 reorganized and centralized the Federal Reserve system, handing discretionary monetary policy directly to a Federal Board of Governors; they alone could set reserve requirements, discount rates, and interest rates for deposits, or engage in open market operations. The act removed the Board from the offices of the U.S. treasury, then removed the Treasury Secretary and the Comptroller of the Currency from their seats on the board as well (the Treasury Secretary had been the board chairman and the Comptroller oversaw chartering all new banks). Through this Act of Congress, the Federal Reserve was no longer part of the federal government; they only let the BEP know how much "money to print."

a. Notably, the same Wall Street bankers who showed up on the House and Senate floor to get the Federal Reserve Act passed did so for this bill, too, including Winthrop Aldrich (chairman of Chase National Bank), James Warburg (son of Paul Warburg and vice chairman of the Bank of the Manhattan Company), Edwin Kemmerer, who was on the original National Monetary Commission, and Henry Parker Willis, who had originally served on the Federal Reserve Board; with their help, Congress turned the Federal Reserve into a wholly owned subsidiary of Wall Street.

22. Fannie Mae (FNMA), Freddie Mac (FHLMC), and Ginnie Mae (GNMA)

80. Passed by the U.S. Congress in 1938, the Federal National Mortgage Association

(Fannie Mae) was another act intended to keep Americans in their homes, by providing steady funds and a new type of loan that was long-term, with fixed rates. The agency began to issue mortgage-backed securities (MBS) in the 1980s. In 1970, Congress established the Federal Home Loan Mortgage Corporation (Freddie Mac) to service smaller banks within communities, to alleviate issues of redlining caused prior to the Civil Rights Acts of the 1960s. Although Fannie Mae and Freddie Mac are government-sponsored home mortgage companies created by the United States Congress, neither originates nor services its own mortgages any longer. Instead, they buy and guarantee mortgages issued through lenders in the (private) secondary mortgage market.

81. In 1968, Fannie Mae was converted to a privately held corporation, allegedly to remove its activity and debt from the federal budget. The government arm of this mechanism was retained (and renamed the Government National Mortgage Association, or ‘Ginnie Mae’), to guarantee FHA-insured mortgage loans as well as Veterans Administration- and Farmers Home Administration-insured mortgages. Thus, Ginnie Mae was “technically” the only home-loan agency explicitly backed by the full faith and credit of the United States government. The 1968 HUD Act gave HUD regulatory authority over Fannie Mae, including authority to require that it devote a reasonable portion of mortgage purchases to low- and moderate-income housing.

82. In 1977, The Community Reinvestment Act attempted to remedy earlier issues of Equal Protection by increasing the ratios of all GSEs loan portfolios to include more low- and moderate-income borrowers in distressed inner-city areas. Efforts were increased in 1992, with the Housing and Community Development Act, to hold GSEs to affordable housing goals set by HUD. Fannie Mae came under similar pressure again in 1999.

83. Since the 1980s, mortgages have been typically “pooled” to create investment

vehicles and sold to investors who own a share of the payment streams generated when borrowers make their principal and interest payments. If money was ever truly “destroyed” by private banks once a debt was paid back, as some have claimed, this certainly was not happening anymore, as mortgage payments were now going directly into investor pockets.

23. The Servicemen's Readjustment Act (the G.I. Bill) (1944)

84. Passed by the U.S. Congress in 1944, the Servicemen's Readjustment Act of 1944 provided a range of benefits for one group of returning World War II veterans, such as college tuition, low-cost home loans, and unemployment insurance. The original G.I. Bill, which expired in 1956, also came under the scrutiny of Equal Protection because it favored one group of servicemen over others, but like the RFC and all other public banking endeavors, the G.I. Bill not only paid for itself, it created a 7 to 1 return on investment that helped the entire economy, not just a few private investors.

24. The Gramm-Leach-Bliley Act of 1999

85. The Gramm-Leach-Bliley Act of 1999 was the culmination of 25 years of hammering on the Glass-Steagall Act of 1933, which was put in place to keep banks and securities firms separated. The GLBA, also known as the Financial Services Modernization Act, allowed banks to use customer deposits to invest in derivatives. With it, investors could access personal debt in a collective way and tap into the automatic interest attached to all debt instruments; even small banks could “originate” loans simply to “distribute” them to larger underwriters. When risk is diffused, it no longer feels as risky, precipitating more and more risky behavior.

25. The Commodity Futures Modernization Act of 2000

86. This Act amended both the Securities Exchange Act of 1933 and the Securities

Exchange Act of 1934, so that restrictions previously placed on Wall Street no longer existed. Credit default swaps and other derivatives were now free from regulation; Congressional legislation always takes precedence over state regulations, so even though many states prohibited instruments like energy derivatives, for example, this legislation nullified its authority. "This was the financial model Wall Street had always wanted: to disperse risk in derivative form and sell it all over the world, to hedge against any downturns."

26. The Troubled Asset Relief Program (TARP)

87. Passed by the U.S. Congress in October 2008, TARP allocated $700 billion in purchasing power to the U.S. Treasury; eventually, $635 billion was used to rescue distressed corporations directly involved in the housing crisis or indirectly affected by its aftermath. Similarly, ten million Americans were directly involved in the housing crisis (by losing their home to foreclosure), and nine million more were indirectly affected by losing their jobs; their "equal protection" is forthcoming.

27. Citizens United v the FEC, 558 U.S. 310 (2010)

88. Since Citizens United v the FEC was passed by the U.S. Congress in 2010, money in politics has escalated; it now takes $24 million for non-incumbents to win a seat in the Senate, and $3.5 million to do the same in the House of Representatives. Whoever is paying for that victory expects a Return on Investment, and 99% of Americans do not have enough money to buy a Congressional Representative. It is understandable that those who have the money to purchase political control would vote that money should be allowed to purchase political control; it is a precedent derived from early slaveowners, who wished to seek political influence by having their slaves count as three-fifths of a person. America continues to grapple with having two "originalist traditions," one based on mutualism and one based on parasitism. There are

logical explanations why some people feel the world owes them a debt, and seek to acquire their wealth at the expense of everyone else, but from a legal standpoint, it is only important to properly frame the two economic points of view, one which is in line with Constitutional principles, and one which will never be.

28. The American Reinvestment and Recovery Act (ARRA)

89. Passed by the U.S. Congress in 2009, it allocated $831 billion to many sections of the economy, to keep it from collapsing in wake of the 2007-2008 Financial Crisis.

29. United States, et al. v. Bank of America Corp., et al., 1:2012cv00361(D.D.C. 2012, P.J. Rosemary M. Collyer)

90. Through this suit, The Federal Government managed to secure a favorable judgement against private banks engaged in unfair and deceptive loan servicing practices, foreclosure processing, loan origination, and bankruptcy misconduct (28 U.S.C. §§ 2201 and 2202), without establishing guilt on the part of anyone, meanwhile agreeing to release many of its claims to secure the final settlement. The suit further alleged that Banks violated the False Claims Act [31 U.S.C. § 3729(a)(1)(A), (a)(1)(B), (a)(1)(C) and (a)(1)(G) (2009), and 31 U.S.C. §3729(a)(1), (a)(2), (a)(3) and (a)(7) (1986)], the Financial Institutions Reform, Recovery and Enforcement Act of 1989 [12 U.S.C. § 1833A (FIRREA)], and the Servicemembers Civil Relief Act [50 U.S.C. APP. §§ 501, ET SEQ.] The judgement only managed to set aside $25 billion in pooled money for any "material violations... demonstrated with respect to individual loans." There is no clear record of money being paid out of this settlement, although there is evidence that claimants were denied settlement because certain boxes were not checked properly on claims, and other similar technicalities.

D. Overview of Supreme Court Doctrine Relevant to Federal Reserve Structure and Function

91. The Supreme Court has the authority to judicially review Congressional Money Powers and rule on the Constitutionality of the current monetary system. The following observations are relevant to this end:

a. The Supreme Court has had no trouble breaking "precedent" to overturn rulings made in the past: Brown v. Board of Education of Topeka (1954) overturned Plessy v. Ferguson (1896), Citizens United v. FEC (2010) overturned Austin v. Michigan Chamber of Commerce (1990) and parts of McConnell v. FEC (2003), and in Dobbs v. Jackson Women's Health Organization, the Court overturned Roe v. Wade on grounds that the Constitution does not support it.

i. In Supreme Court decisions prior to the Civil War, Roger B. Taney attempted to shield states from federal government attempts to regulate slavery (in Dred Scott) and money (Briscoe v. Kentucky). Eventually, the Supreme Court ruled that the Constitution did not support the arguments of Taney in the Dred Scott decision. The Plaintiff hopes that the Supreme Court finally rules that the Constitution also does not support Taney's other "states' rights'" decision in Briscoe v. Kentucky, alleging that private money creation is none of the federal government's business. It is upon the shaky ground laid down in Briscoe v. Kentucky that the Federal Reserve Act remains standing. It was just as racially motivated as the Dred Scott decision, it stood—and still stands—in direct contravention to the Supremacy Powers, and upon closer scrutiny, does not legitimize private money creation in any way.

92. In Burnet v. Coronado Oil & Gas Co. (1932), Justice Brandeis admitted that although "Stare decisis is usually the wise policy...in cases involving the Federal Constitution,

where correction through legislative action is practically impossible, this Court has often overruled its earlier decisions." The People can likewise take solace in the words of Justice Roberts, which confirm that the Constitution's original intention is still salient: "[whatever the consideration] it does not relieve us of our duty to interpret the Constitution in light of its text, structure, and original understanding...the structural features of the Constitution were "designed first and foremost not to look after the interests of the respective branches, but to 'protec[t] individual liberty.'"

93. As a point of entry for a Supreme Court interpretation, the Federal Open Market Committee (FOMC) has many issues surrounding its structure and function:

a. The "salient characteristic" of today's Federal Reserve is its exclusive independent "authority and discretion to make monetary policy," which did not exist at its "founding" in 1913. It was not until the Banking Act of 1935, when the Secretary of the Treasury and Comptroller of the Currency were removed from the Board (the Treasury Secretary being the original chair of the board) that the FOMC emerged, apparently created to solve issues between the various Reserve Banks, who were bidding against each other in the open market. Even at that point in history, the Federal Reserve did not have legal or practical autonomy to set monetary policy. Therefore, the FOMC and the Federal Reserve Board of Governors have powers that are not under any umbrella of precedent from the "earliest days of the Republic," or even grounded in the original Federal Reserve Act itself. Importantly, the Federal Reserve's "transformative expansion of its own regulatory authority" in allowing the FOMC "broad delegation powers" not granted within the original Federal Reserve Act runs both the FOMC and the Federal Reserve Board into major questions concerning delegation powers.

b. The FOMC is "the most important monetary policy instrument of the United States," according to the Office of Legal Council, which also cited the FOMC's power to issue binding rules, as well as exercise significant authority over open-market transactions. The way that it funds the purchase of bonds on the market, by creating new money, is a "direct exercise of the sovereign authority to create money," yet five of the twelve committee members voting at FOMC meetings are neither appointed nor removable by the President; neither have they been confirmed by the Senate. They are not even employees of the U.S. government. By engaging in $10 trillion worth of quantitative easing, as well as setting all the highly fluctuating fed funds rates that crashed the economy twice in one decade, they remain arguably the most independent policy-making agency ever created by the federal government. It is protected from government scrutiny by both the Sunshine Act and the Freedom of Information Act; it cannot be audited by the Government Accountability Office. Members of its Board can only be removed by the President "for cause."

i. The Supreme Court has a recent habit of invalidating for-cause removal protections for officials in agencies that Congress has chosen to make independent (rulings in Edmond v. United States has seemingly tied the "inferior" status of officers to the question of how they can be removed).

ii. The FOMC has ducked the Appointments Clause under the thin excuse that their voting members are "inferior officers," but they have always been assigned the work of principle officers in charge of Congressional Money Powers, so if Congress created the FOMC (which is unlikely), then it Constitutionally is obligated to confirm whoever is handling its Money Powers. If (which is more likely) the Federal Reserve expanded its own regulatory authority outside of Congressional mandate, it automatically runs into issues with the nondelegation doctrine.

c. The Supreme Court's nondelegation doctrine is highly underrated as a tool; it was very important to the Founders, who wished to see the "spirit" of their endeavor not be eroded by Time. This is why Supreme Court justices enjoy potential lifetime tenures, to “school” the ever-changing faces within the executive and legislative branches on the “spirit” of the law; the plaintiff is hopeful the Court will rekindle this original moral underpinning. The nondelegation doctrine is certainly in play due to the Court’s tendency to lean heavily on original intention, while the broad delegation of authority given to the FOMC has no historical precedent.

94. In 1825, Chief Justice John Marshall asserted that although Congress may not delegate powers that “are strictly and exclusively legislative,” it may delegate “powers which [it] may rightfully exercise itself.” If the Supreme Court determines that Congress delegating its Money Powers to private entities falls under “powers which Congress may rightfully exercise itself,” this would logically imply that along with these delegated powers comes the same Constitutional boundaries which are “necessary and proper” to secure the general Welfare and common Defense inherent in all Congressional statutes. Surprisingly, however, it was not until 64 years after the Federal Reserve Act was passed (1977) that Congress gave the Federal Reserve a “dual mandate” to "promote effectively the goals of maximum employment, stable prices, and moderate long-term interest rates," presumably an enumerated subset of “general Welfare” concepts.

a. The Supreme Court tends to prefer a single mandate and is even more comfortable that it be some intelligible principle enumerated within the Constitution. The “general Welfare” would serve as a perfect single intelligible principle when navigating monetary policy, especially when every other Constitutional instance where money coincides with Congressional powers, the stipulation to serve the general Welfare has been put in place; this includes the First Bank of the United States, the Federal Reserve’s alleged predecessor.

95. Upon stricter scrutiny, no boundary confines Federal Reserve power, meaning that no intelligible principle exists to keep its power in check. The original Federal Reserve Act itself did not even bother to attach any intelligible principle to its introductory statement; it did not mention it was an Act of Congress, or attached to Congressional Money Powers, or operating to serve the general Welfare (this is likely because the bill was not written by Congress, but penned by Wall Street advisors attempting to control how the Federal Reserve would be structured and how it would function).

96. Although the Court may decide that "the precise boundary of [Congressional] power" to completely delegate its Money Powers to a legally untouchable independent agency "is a subject of delicate and difficult inquiry into which [the] Court will not enter unnecessarily," it should be noted that neither manipulating the fed funds rate nor injecting $10 trillion into the economy through "quantitative easing" has resulted in a traceable impact on employment, stable prices, or moderate interest rates. There is, however, an argument that Federal Reserve policy has had a traceable impact on precipitating unemployment (10 million jobs lost when the Fed raised the fed funds rate in an immoderate fashion, sending 10 million homes into foreclosure), as well as unstable housing prices (created by Wall Street Real Estate Investment Trusts—or REITs—that bought up these foreclosures directly after the Crisis because the Fed plunged the interest rate down to zero, floated $29 trillion in revolving loans to Defendant Banks, then injected $10 trillion in QE money into the economy, but only for the wealthy to utilize, as the poor had no access to it; all of this allowed Wall Street REITs to leverage a newly created class of post-Financial Crisis renters—created by Fed policy—with ten straight years of double-digit housing inflation and counting).

97. To avoid ruling on the problem, the Supreme Court may deem the Federal

Reserve an “exceptional anomaly,” when in fact it is an unconstitutional mistake made by the United States, which would normally be considered negligence, except that officers of the United States intentionally made this mistake, which upgrades this charge to gross negligence for the intentional and unconstitutional extension of its Congressional authority. When a federally mandated policy-making agency is exempt from securing the general Welfare of all citizens, officers of Congress have passed unconstitutional legislation. When that agency’s policy-making decisions benefits one class of persons at the expense of another, it violates Equal Protection and warrants just compensation. When this crime begins happening more and more regularly (Savings & Loan Crisis, 90s recession, dot.com crisis, Financial Crisis, etc.), always causing an incredible expense to taxpayers, it must be supposed that “correction through legislative action is practically impossible,” which would “necessarily” force the Supreme Court to enter and strike at the root of the problem, as no other branch can do. The Supreme Court did not need to understand the many issues prompting women to seek abortions when ruling that abortion is simply not protected by the Constitution; neither does it need to understand the many issues prompting the Federal Reserve to seek the wealth of one group over another when ruling that the creation of privately money is simply not protected by the Constitution. The Separation of Powers only works if all three branches participate in the process, otherwise an “imbalance” of power will surely result.

98. As mentioned in the Preamble to this complaint, the Federal Reserve is not built on any original precedent; the Federal Reserve is not based on the First Bank of the United States in its capacity, structure, or implementation, so an “exception” based on historical precedent is not a cogent argument. It is important to “follow the money” when looking at history; only then will the seeming randomness of it suddenly appear quite logical.

a. The Articles of Confederation were adopted by the Congress in 1777, and fully ratified by 1781.

b. The decade of the 1780s was an economic disaster; states accumulated huge war debts. There was runaway inflation. Economic hard times were a major factor in the advocation of a stronger central government under a new Constitution.

c. The Constitution clearly laid out restrictions on money: who could create it, regulate it, collect it, and toward what end the government could spend it (it was even clear who could not create it).

d. Historical records show that two distinct political lines were drawn the day that President Washington signed Alexander Hamilton's National Bank Bill in 1791, creating a "North-South divide." "A debt-compelling government is no remedy to men who have lands and negroes...[with this decision] they have continued antis, and have assiduously nursed the embryos of faction, which the adoption of the Constitution did not destroy. It soon gave popularity to the antis with a grumbling multitude. It made two parties."

e. Then-mayor of New York George Clinton conspired with Aaron Burr to create a private bank, the Manhattan Water Company, behind the back of Treasury Secretary Alexander Hamilton (Aaron Burr's bank evolved into what is now JPMorgan Chase & Co.). This began the feud between Hamilton and Burr. Hamilton publicly calling out Burr's character caused Burr to kill him. When Hamilton's Bank came up for renewal, Vice President George Clinton shut it down with his tie-breaking vote. Burr and Andrew Jackson became attached because both wished to annex North American territory for themselves before the United States could claim it. Burr got accused of treason while Jackson allegedly got immunity for testifying against Burr. Jackson eventually found his way to the presidency. Jackson certainly had southern "animus" for Hamilton's Bank, but more important to him was a desire to expand slavery into new territories that needed confederate funding, which the Supreme Court had recently ruled "unconstitutional" to create. This is why Jackson overstepped his separation of powers to declare Hamilton's Bank unconstitutional instead. He then vetoed the Congressional recharter of it and overstepped his delegated authorities a second time by replacing Treasury Secretary Louis McLane then firing his replacement—Treasury Secretary William J. Duane—when both men refused to give Jackson the Second Bank's money (Jackson gave the job to ally Roger B. Taney, who had first suggested to Jackson that he confiscate the Bank's money for his use). Jackson was censured by Congress when he removed the money, most of which belonged to private investors, and redistributed it into private "pet" banks to further his slave expansion campaign.

f. Jackson still had to overcome Supreme Court rulings that private money creation was unconstitutional. He moved Taney over to Supreme Court Chief Justice and further packed the Court to get what seemed like a reversal of Craig v. Missouri (1830) with a seemingly opposite ruling in Briscoe v. Kentucky (1837), but the ruling does not stand up to any strict scrutiny, rather it let federal government know that slave states would make their own money to run their own economy outside of any Constitutional interference. This was the path that ultimately led to the Civil War; an economic crisis ensued directly after this ruling, just as it had in the 1780s, when too much imaginary money was floating around.

g. The most suspicious part of money's journey is that no one mentions how divisive it was; it was clearly the catalyst for—if not the direct cause of—the Civil War. The winners always write—and consequently "whitewash"—the history. The period of wildcat banking that continued after the Civil War saw bank panics in every decade until 1902, when Congress introduced the Fowler Bill, calling for the reinstatement of Hamilton's original Central Bank. This precipitated a secret meeting between JP Morgan and Wall Street, where efforts began to ensure that any Central Bank would be under Wall Street control. Evidence now shows that J.P. Morgan purposely tanked the economy in the "Panic of 1907" to expand his financial control over Wall Street, meanwhile helping precipitate the installation of a Congressional Committee (the National Monetary Commission) headed by his associates, purposely designed to create the Federal Reserve. Congress approved the Federal Reserve Act without a quorum present, during Christmas vacation, December 23, 1913.

i. Thus, the "exceptional anomaly" turns out to be the United States itself, which attempted to separate church and state to keep oppressors out of government rule, only to allow oppressors to create a church that worships this false version of money, then use the money to purchase the United States government, which ultimately reunited a modernized version of church and state, in the hierarchal tradition of economic oppression that at least the "federalists" sought to avoid.

ii. For this complaint, tracing the history of money is crucial to show that a) two versions of money do exist, b) we do not currently use the original version of money that the founders created, because c) the Federal Reserve is not structured to create a unified U.S. currency, which d) makes the structure of the

Federal Reserve unconstitutional by originalist standards. The issue is that slave owning states signed the Constitution without fully reading it; apparently, they never wanted a unified U.S. currency, which puts the burden on the Supreme Court to decide whether to ally themselves to the Articles of Confederation, states' rights, and the continuation of economic oppression, for which the People would have grounds to impeach them, or tie its fate—and everyone else's—to the original interpretation of the Constitution, meant to promote a mutual form of economics more conducive to the general Welfare (this is why the plaintiff was careful to frame the argument in economic terms, so everyone could better understand the binary choice being made).

99. The modernized version of the "major questions doctrine" allows the Supreme Court to scrutinize the major policy decisions of government agencies more intently, based upon a policy's novelty, political significance, or whether the rationale behind a policy is so broad it sets a potential precedent for controversial decision-making in the future. The Court seems to want more "explicit and specific" language when Congress authorizes major agency policies; the downside is that it may also limit Congress's ability to regulate the agencies it has already created. The fear of some is that the Supreme Court will attempt to deregulate certain agencies that are politically favorable to one class of persons over another, which would nonsensically put it in violation of its own Equal Protection rulings; let this complaint serve as a test of whether the Supreme Court continues to serve the Constitution or some other agenda.

a. The "major question," in this complaint is whether the Federal Reserve, which was not "explicitly" or "specifically" created to regulate monetary policy, further exceeded its authority when it floated Wall Street $29 trillion in secret revolving loans to save the financial intermediary system it had created. Should the Court choose to implement the major questions doctrine, it would be hard pressed to find anywhere in the Federal Reserve Act something that would allow quantitative easing or secret loans; certainly, "for other purposes" is an extremely broad rationale for such controversial policy.

100. Clearly, past officers of the Supreme Court have had some trepidation about touching the Federal Reserve, likely because it creates policies of "deep economic and political significance," but during the Financial Crisis of 2007-2008, the "Fed" took it upon itself to undergo an enormous and transformative expansion of its own regulatory authority, which demonstrates it now holds unprecedented control over the People's Money Powers. In the Great Depression, when officers of Congress were still aware that they possessed the Constitutional Money Powers, they bypassed the Federal Reserve to create the HOLC and the RFC; through these "public" banks, officers could perform their fiduciary duty to secure the general Welfare of struggling homeowners, businesses, and banks, as well as provide essential needs infrastructure wherever it was needed most. Eighty years after the 1929 Financial Crisis, Congressional officers appeared completely ignorant of Federal Reserve and Congressional history to guide their policy decisions during the 2007-2008 Financial Crisis; this, more than any other factor, should demonstrate to the officers of the current Supreme Court how important it is to interpret Congressional Money Powers and the clear ability of the Federal Reserve to unconstitutionally wield them toward the benefit of one class of persons over another.

a. In derivative complaints, it is important that corporations be notified of their "shortcomings," to give officers a chance to rectify them before shareholders are forced to intervene on the company's behalf. For the record, let it be known that then-

Senator Hillary Clinton from New York did clearly gave Congress this exact history lesson when she suggested that Congress follow legal precedent and reinstate the HOLC to save people from foreclosure, as it had done during the Great Depression.

b. For the record, let it also be known that claims by the private sector that the 2008 TARP bailout was akin to the creation of the RFC in 1932 are just as fraudulent as the claims that the Federal Reserve has anything in common with the original First Bank of the United States. Americans are well aware of the increasing difficultly when attempting to sort fact from fiction, especially when the fiction has such a significant amount of monetary "free speech" behind it. Again, it is the fiduciary duty of the Supreme Court to correctly sort fact from fiction when interpreting the actions of any agency created by the United States.

101. Standing to sue government is made difficult these days because so many people are aggrieved that the Supreme Court may dismiss economic issues as "generalized" grievances or "political" problems meant for the other two branches to solve, but as officers of the United States, Supreme Court justices have a duty of care to citizens to act on their behalf, especially if it is within their power to do so, which in this case, it is.

102. While the Financial Crisis is a widely shared grievance, the remedy is not "abstract" but involves very specific constitutional principles which affect different classes of people in "particularized ways," whether they are investors, first time homeowners, renters, potential home buyers, foreclosed-upon persons, laid off persons, pension fund retirees, homeless persons, etc. "Pocketbook injury...is a prototypical form of injury in fact," and because the Court has ruled that restricting a large class from their voting rights is particularized by their individual right to vote, it would logically follow that every individual's right to life, liberty, and

happiness is “widely shared” but similarly “particularized.” Finally, this grievance is not “generalized” because there were discreet winners as well as some who were not affected at all by the actions of juridical entities both public and private during the Financial Crisis and its fifteen-year aftermath. Besides those directly affected by the regulations of public and private agencies, the consequent regulatory inaction by the United States was significant as well; contingencies long in place were ignored by officers in multiple United States agencies, essentially abandoning these particularized classes of people in the moment when they most needed relief. It is up to the discretion of the Court to decide just how large or small this group of natural persons might be, from the usual “suspects” to the larger group of homeowners, or beyond, but the fact remains that the United States created a class of “winners” and “losers,” which is a breach of its contract to serve the general Welfare and Equal Protection of its citizenry.

103. Related to this complaint is the recent D.C. District Court ruling that awarded Fannie Mae and Freddie Mac shareholders a $612.4 million-dollar settlement (case number 1:13-mc-01288) because the Federal Housing Finance Agency (FHFA), who oversees these government-created entities, denied private shareholders the extra profit distributions to which those who invest private capital have become accustomed in recent years. Fannie and Freddie shareholders, like everyone else, lost all their money in the Financial Crisis, as their stock prices fell from $59.39 a share to just 30 cents a share. At that point, the federal government took them over and invested $191.5 billion in taxpayer money to keep them solvent, presumably because they were deemed crucial to the “general Welfare.” In hindsight, the better strategy for federal government would have been for it to 1) claim eminent domain over its Money Powers, 2) “justly compensate” all Fannie and Freddie shareholders with 30 cents for every share they

owned, 3) take back all the corporations it had created to disseminate its Money Powers (including the Federal Reserve), then 4) fashion a monetary system that creates a single and unified (i.e., constitutionally acceptable) currency.

104. At the time, Treasury Secretary and former CEO of Goldman Sachs Henry Paulson claimed the federal government could not "afford" to "nationalize" Fannie and Freddie because their liabilities were too much for government to handle. Since that decision, the "National" Debt has gone from $10 trillion to $35.7 trillion, while Fannie and Freddie, with a combined portfolio of mortgage debt worth $5.5 trillion, lost only $108 billion of it in 2008 (98% of the loans on its books paid their mortgages on time). Currently, the "Henry Paulson's" of the world—aka Wall Street investment bankers and their clientele—are hoping to "privatize" these GSEs, so that all profits "officially" flow into their pockets while all losses and sunk costs continue to pile onto the U.S. National Debt, as they do now. This battle to either "nationalize" or "privatize" represents the continuation of our American Civil War over who has control of United States Money Powers.

105. This case was heard by the Supreme Court; officers declared the structure of the FHFA to be unconstitutional, which now makes it easier for the President to remove the head of the agency. The Court is understandably uncomfortable with independent government agencies wielding broad powers that no executive or legislative officer can easily check. The original intent of the National Housing Act—"to Encourage Improvement in Housing Standards and Conditions, to Provide a System of Mutual Mortgage Insurance, and for Other Purposes"—has no intelligible principle clearly attached to it; the ever-present open-ended addition of "Other Purposes" also raises "major questions" about how and where this agency might exert its Congressionally delegated authority.

106. If, for example, this legislation was to assert "Other Purposes that serve the general Welfare of the United States," the entire statute would immediately possess an intelligible principle upon which its actions could be measured. With this stipulation in place, Congress would never have appointed a GE Capital CEO, a Merrill Lynch president, and a Goldman Sachs CEO to lead Fannie Mae, a corporation whose original intention was to help low-income laborers secure shelter; neither would it have allowed private investment from elite shareholders when it could either let taxpayers serve as its shareholders or simply create its own money, as an agent of Congress. Instead, these private sector hires applied their private sector thinking and naturally followed Wall Street straight down the mortgage-backed security rabbit hole; this not only forced taxpayers to invest $191.5 billion to rescue these suddenly government-dependent agencies, but also forced them to share $612.4 million of their Return On this Investment due to the "pre-existing condition" of having "private shareholders" still attached.

107. The Original officers of the Supreme Court understandably knew quite well the intelligible principles upon which they had incorporated; current officers are perhaps too far removed from the spirit of the law to trust themselves with invoking it, so opt instead to rule on tangible areas of concern such as agency structure. This latest ruling successfully transferred any potential abuse of power from an "unelected" official to one officially elected by the People. The effect of this ruling essentially places the responsibility for good governance squarely on the people who vote, which is the equivalent of "letting the inmates run the asylum."

108. The United States Constitution is an excellently worded document; if one must ignore certain words or alter the meaning of others for the document to make sense, then they are not interpreting the document correctly. The "general Welfare," for example, is mentioned twice

within the text of the Constitution, meaning that the phrase is not only within the power of the Supreme Court to interpret, but essential for it to interpret.

109. The general Welfare is an economic strategy which dates back to the beginning of the human organism. Long before the United States incorporated, the human organism incorporated around an economic strategy that ensured the "general Welfare" of every individual cell; this is the driving economic principle behind all multicellular existence, where all cells are created equal, to perform functions that benefit the whole. If even one cancerous cell attempts to break away and hoard resources to serve its self-interest, it risks destroying the entire economic body. Biological strategies such as securing the "common Defense," or providing "Equal Protection" (through essential "economic infrastructure" like waste management, energy, transportation, communication, etc.) are instructive when trying to define the "general Welfare," but for the purposes of this complaint, the most important takeaway is that the economics of the general Welfare and the economics of oppression are mutually exclusive strategies: the general Welfare cannot be served in an economic environment of oppression, just as oppression cannot take hold within an economic environment built upon the general Welfare.

110. It is the singular duty of the Supreme Court to interpret the statutes and orders issued by the other branches and see that they conform to the specifications enumerated within the Constitution by its framers, whose original intention was to extirpate the tyranny of oppression by incorporating around the general Welfare instead. Because earlier generations failed in this mission, both oppression and the general Welfare have been forced to coexist, like oil and water, at the economic expense of all natural persons involved.

111. Through the monetary bait-and-switch that replaced our original U.S. currency with the privately created money of early religious oppressors, the financial intermediaries of

Wall Street have successfully financialized oppression, where it hides behind concepts like debt, inflation, rent, insurance, supply and demand, and other intermediary mechanisms designed to extract wealth without the burden of adding any real value in the process. It makes strategic sense for those who control the means of debt-based money creation to seek the extirpation of the general Welfare, because while it remains attached to the Congressional Power to create, regulate, tax, and spend money, it renders privately created debt-based money "unconstitutional." To extirpate the general Welfare, the first step would naturally be the abrogation of the Preamble as a guide to understanding the original intent of the Constitution, which was to create a unified nation with a unified currency to empower a unified economic effort to promote the general Welfare. Step two would be to downplay the significance of the general Welfare enumerated within the body of the text, by claiming it is unenforceable or gives federal government the "limitless power" to spend toward making essential economic needs such as education, roads, healthcare, food, water, energy, and housing affordable, which clearly limits anyone seeking to either profit from people's will to survive or leverage their labor by holding property rights over their survival needs.

112. Two important points must be made:

a. When the general Welfare is mentioned, it is intricately tied to Congressional Taxing and Spending Powers. Technically, Congress could create money—through its Money Powers—and not spend it, but again, technically, if it does spend money, whether it is collected through taxation or directly created by adding to the taxpayer's National Debt payment, it must do so to provide for the "general Welfare of the United States."

b. The general Welfare derives from "Natural Law;" it is the spark that ignites the birth of entities both natural and juridical; it is the "spirit" within us and therefore a guideline—or "intelligible principle"—upon which a mutually beneficial society can be built. Nothing, technically speaking, is "enforceable" if one's Liberty determines they will not be forced into it; neither can human Life be "forced" into existence, no matter how the Courts decide to rule on abortion. The officers of Congress have a fiduciary duty to create policies that serve the general Welfare, and when they fail, the officers of the Supreme Court, through their power to review these policies, have a fiduciary duty to point out this failure. Therefore, "yes," the general Welfare can be upheld; the word "enforceable" derives from the concept of "force," which is the tool of oppressors, not necessarily officers of the United States.

113. To summarize:

a. The general Welfare is an enumerated intelligible principle within the U.S. Constitution and therefore usable in judicial review. It is definable; it limits the federal government's use of its Taxing and Spending powers and is therefore a valid tool for shaping policy decisions. It is intricately tied to Congressional Money Powers, which is problematic for private money creators who do not wish to serve the general Welfare, which is exactly why they should no longer be in charge of it. Since private money creators cannot legally detach themselves from the federal government, they must seek the nullification of the general Welfare to prevent its reconnection to the Congressional Money Powers, which would render privately created debt-money unconstitutional and thus eliminate the mechanism through which modern economic oppression can be sustained.

b. The only way for the general Welfare to become significant again is for the Supreme Court to make it significant. It is for this reason that a binary choice is being presented to the Court, to help frame the issue as clearly as possible; through this, the Court and the People can ascertain whether officers are inclined to further the 5,000-year-old tradition of economic oppression or begin a transition back toward the 3.8-billion-year-old practice of mutual economics originally promised in the United States Constitution. The elimination of privately created debt-money from our economic system is essential to the general Welfare of the People of the United States The plaintiff hopes that the Courts will make the correct choice.

114. For the record, the "injury in fact" sustained by the plaintiff, Robert Simmons, starts with his inability to consistently make a wage equivalent to the cost of living in his state (currently judged to be $53,000 a year); for this reason, he continues to rent a sectioned-off portion of a four-bedroom home, where he has lived since 2001. During the period between 2012 and 2015, he made four attempts to purchase a small home. The first attempt fell through at the close of escrow because the private bank, Wells Fargo, decided not to release the funds, apparently because of scrutiny surrounding the Bank's recent foreclosure policies, where the bar of monthly income was suddenly raised, nullifying the loan. In the next three instances—all of them attempts to purchase a foreclosure—the bank apparently received last-minute cash offers of up to $20,000 above the asking price, which they chose to take instead. The first instance occurred while the foreclosed home was in its "auction period," but the last two attempts were made "post foreclosure," where the plaintiff was outbid with a cash offer after being told that he had the first position and the closing process had already been initiated. Meanwhile, his rent continued to increase by the maximum 10% per year allowed by the city, apparently to catch up to the exorbitant prices being asked by the many new multi-unit apartment buildings springing

up since the Financial Crisis (as many as 10 within a mile of the plaintiff's apartment). Although the plaintiff is starting to struggle to make these increased monthly payments, which have doubled in less than 9 years, if he were to leave this long-running arrangement, he would be forced into the new rental housing, built by Real Estate Investment Trusts, which would cost from $750 to $2400 more than he currently must pay per month. The reason? Rental units are scarce because a) outside investors bought up all the city's available land, and b) none of them are building any detached family homes; concurrently, rental unit demand is high because outside investors also purchased all the city's foreclosures out from under local residents, as previously mentioned. The housing numbers are difficult to find, but the current trend reports that 4,000 new apartment units are being built within the area each year.

E. Summary

115. The Congressional Money Powers are the most important economic tool our United States government owns. Governments are instituted to manage economics; whether a country's economics will be oppressive (predatory / parasitic) or egalitarian (mutualistic) depends wholly on government. The United States created an economic paradox by founding its Constitutional charter on principles of mutualistic economics—to enable each person an equal (economic) opportunity to pursue life, liberty, happiness—only to carelessly allow the privately created money of economic parasitism—oppression—to replace United States currency, so that a few at the top may extract from the wealth created by the many below them. Since this money has taken hold, it has slowly eroded government power, entering through the back door (via bribes), the side door (via lobbyists), and now the front door (via Citizen's United and the legalization of purchased elected officials). We are currently at a tipping point; privately created money is dirty and our defender of last resort, the Supreme Court, is the only branch that lies

outside the sphere of political chicanery to bring the Money Powers back into line with the general Welfare and Equal Protection of all Americans.

116. There are no direct Constitutional ties between privately created money and Congressional Money Powers. Briscoe v. Bank of Kentucky 36 U.S. (11 Pet.) 257 (1837) serves as the only attempt by a Supreme Court to ever justify private money creation, and its arguments are nonsensical. Roger B. Taney, who first helped Andrew Jackson rob the Second Bank of all its money, was then packed into Jackson's Supreme Court to invoke "states' rights" on issues of slavery—in the Dred Scott decision—and Congressional Money Powers—in Briscoe; both were attempts to abrogate the Supremacy Clause, and together they led the nation into Civil War. The Briscoe ruling was absurd on its face because the Money Powers of Congress were clearly enumerated, but these rulings were not meant to make sense, they were meant for slave states to impose their economic will through the vehicle of states' rights, to either expand slavery to the western half of the country, or to justify secession and dissolve a union which clearly was not in favor of their economic paradigm. Once Briscoe justified states creating their own version of money in 1837, they likely felt financially strong enough to secede the union; ironically, because their "wildcat" version of money completely ruined the overall U.S. economy for the twenty years leading up to the Civil War, the northern states likely felt a lot more adamant about eliminating the economic paradigm of the south (when the threat came from the outside, Americans united; when the threat came from within, they divided along economic lines) . Even though Dred Scott and Briscoe were catalysts that accelerated America into war, neither was ever officially overturned. The "animus" of oppression continued to fester underneath the guise of Equal Protection, which got repurposed in 1886 to protect juridical entities; some of these entities went into the business of creating debt-based money and passing it off as U.S. currency,

which set the table for the creation of the Federal Reserve.

117. Although the Federal Reserve Act of 1913 is founded on incorrect interpretations and false assumptions, as well as several instances of collusion (18 U.S.C. Section 371) and bribery of public officials (18 U.S. Code § 201), it is our continuing ignorance about what money is and what it represents that allowed the usurpation of Congressional Money Powers by private interests. Who owns the debt matters. How much the debt costs matters. The case to defeat human oppression is not moot; it has never been resolved to the satisfaction of the People, who pay the salaries of all officers of the United States and expect their general Welfare and Equal Protection to be served in return. Because this is—and always has been—an economic question, it is justiciable; the suffering is ongoing and therefore ripe. Standing is with the Federal courts because inevitably, the federal government will either "stand" or fall based on whether it delivers—or fails to deliver—what it contractually promises.

FACTUAL ALLEGATIONS

A. Crimes Committed by Defendant Banks

118. Banks engaged in unfair and deceptive practices involving Loan Origination and Servicing, Loan Modification, Loss Mitigation, Foreclosure Processing, and Bankruptcy Procedures. Submitting False Claims against the Federal Government falls under 18 U.S.C. § 371, Conspiracy to Defraud the United States, and 18 U.S.C. § 641 and 18 U.S.C. § 644, Embezzlement of Public Funds, for which no statute of limitations has been set.

119. United States, et al. v. Bank of America Corp., et al., 1:2012cv00361 (D.D.C. 2012) has already established that in the period leading up to the Financial Crisis of 2007-2008, Banks in every state had violated consumer protection laws.

120. Pursuant to HUD regulations and FHA guidance, FHA-approved mortgage lenders and their servicers are required to engage in loss-mitigation efforts to avoid the foreclosure of HUD-insured single family residential mortgages. E.g., 24 C.F.R. § 203.500 et seq.; Mortgagee Letter 2008-07 ("Treble Damages for Failure to Engage in Loss Mitigation") (Sept. 26, 2008); Mortgagee Letter 1996-25 ("Existing Alternatives to Foreclosure -- Loss Mitigation") (May 8, 1996). Thus, when acting as a servicer, the Banks were required to refrain from foreclosing on any FHA insured mortgage where a default could be addressed by modifying the terms of the mortgage or other less-costly alternatives to foreclosure were available.

121. Under the Treasury's various rescue and stimulus programs, the Banks received monetary incentives from the Federal government in exchange for the commitment to make efforts to modify defaulting borrowers' single family residential mortgages. See, e.g., Making Home Affordable Handbook v.1.0, ch. 13 ("Incentive Compensation") (Aug. 19, 2010). Under the programs, the Banks agreed to fulfill requirements set forth in program guidelines and servicer participation agreements.

122. Banks regularly conduct or manage loan modifications on behalf of the entities that hold the loans and mortgages and that hired the Banks as servicers; nevertheless, Banks violated federal laws, program requirements and contractual requirements governing loss mitigation while servicing and overseeing mortgage loans. The Banks' failure to discharge their required loan modification obligations, and related unfair and deceptive practices, included failing to perform proper loan modification underwriting, losing loan modification application documents, wrongfully denying modification applications, providing false or misleading information to consumers while referring loans to foreclosure during the loan modification

application process, failing to respond to borrower inquiries, initiating foreclosures where the borrower was in good faith actively pursuing a loss mitigation alternative offered by the Bank, failing to provide accurate and timely information to borrowers who needed—and were eligible for—loss mitigation services (including loan modifications), falsely advising borrowers that they must be at least 60 days delinquent in loan payments to qualify for a loan modification, misleading borrowers by providing false or deceptive reasons for denial of loan modifications.

123. FHA regulations and guidance, HAMP, and other MHA servicer participation agreements establish requirements to be followed in the foreclosure of single-family residential mortgages that are FHA insured (or where the servicer conducting the foreclosure is an MHA participant).

124. Banks violated FHA and MHA foreclosure requirements in the course of their conduct, management, and oversight of foreclosures, and engaged in a pattern of unfair and deceptive practices, which included failing to properly identify the foreclosing party, charging improper fees related to foreclosures, preparing, executing, notarizing, or presenting false and misleading documents, filing false and misleading documents with courts and government agencies (including affidavits, declarations, certifications, substitutions of trustees, and assignments), use of "robosigning" by third parties on behalf of the Banks to push through false information within affidavits that were not properly notarized in accordance with applicable state law, misrepresenting the identity, office, and legal status of the affiants executing these foreclosure documents, inappropriately charging for the servicing costs, all while failing to communicate with borrowers during the foreclosure process.

125. Banks in every State engaged in a pattern of unfair and deceptive loan origination practices, such as encouraging borrowers to enter into unaffordable mortgage loans that led to

increased foreclosures in each State. Through the FHA's Direct Endorsement Program, the FHA approves lenders, called Direct Endorsement Lenders (DE Lenders), which have the responsibility and obligation for underwriting a loan and determining whether a proposed mortgage is eligible for FHA insurance according to FHA rules and requirements; both the underwriter and DE Lender certify compliance with FHA requirements in submitting the loan for mortgage insurance, and the FHA relies on the underwriter's and DE Lender's certifications and due diligence as evidence of the insurability of a mortgage.

126. DE Lenders are responsible for all aspects of the mortgage application, the property analysis, and loan underwriting. The FHA relies on DE Lenders to determine (1) a borrower's ability and willingness to repay a mortgage loan, 24 C.F.R. § 203.5(d), and (2) appraisal of the property offered as security. 24 C.F.R. § 203.5(e)(3). Careful compliance by DE Lenders with all FHA requirements is important in part because if a borrower defaults on an FHA-insured mortgage, the holder of the mortgage can submit a claim to the FHA for any loss associated with the defaulted mortgage.

127. DE Lenders have a duty to the FHA to act with the utmost good faith, to exercise sound judgment and due diligence on behalf of the FHA in endorsing mortgages for FHA insurance (see 48 Fed. Reg. 11928, 11932, Mar. 22, 1983), to comply with the current versions of governing FHA Handbooks and Mortgagee Letters, including HUD Handbook 4155.1, Mortgage Credit Analysis for Mortgage Insurance on One- to Four-Unit Mortgage Loans, HUD Handbook 4155.2, Lender's Guide to the Single-Family Mortgage Insurance Process, and HUD Handbook 4150.2, Valuation Analysis for Single-Family One- to Four-Unit Dwellings.

128. Mortgage lenders who participated in HUD's Direct Endorsement Program (such as Countrywide) failed to comply with underwriting requirements when underwriting mortgage

loans to first-time and low-income home buyers and to low- income homeowners refinancing mortgages, that were insured by the FHA, an agency within HUD. In exchange for having the authority to originate and underwrite FHA-insured loans, Countrywide was obligated to determine whether prospective borrowers meet minimal credit-worthiness criteria and to certify to HUD that borrowers who received loans met the criteria, because the FHA has guaranteed payment of the outstanding portion of the mortgage principal, accrued interest, and costs owed by the borrower, should any FHA-insured loan originated by DE Lenders goes into default.

129. During the period 2003 through April 30, 2009, Countrywide knowingly failed to comply with HUD regulations and requirements of the Direct Endorsement Program governing the origination and underwriting of FHA-insured loans. As a result, the FHA has thus far incurred hundreds of millions of dollars in damages with respect to claims paid for loans that Countrywide knowingly made to unqualified borrowers. Additionally, thousands of the Countrywide loans are currently in default and have not yet been submitted as claims to the FHA. Meanwhile, the Bank of America attempted to submit claims for payment to the FHA with respect to FHA-insured mortgage loans originated and underwritten by Countrywide in contravention of HUD regulations and the requirements of the Direct Endorsement Program, all during this same period from 2003 through April 30, 2009.

130. Additionally, DE Lenders ignored a pattern of early payment defaults, which are mortgages that go into default (i.e., are more than 60 days past due) within the first six payments of the mortgage. To qualify as a DE Lender, reviewal of early payment defaults, which may indicate problems in the underwriting process, are a requirement within their Quality Control (QC) Program; failure to identify and report early payment defaults to the FHA is a violation of the FHA's QC requirements. Banks also submitted and secured claims for insurance benefits

pertaining to FHA loans that the Banks endorsed or underwrote as a participant in the FHA's Direct Endorsement Program, falsely certifying they had implemented applicable QC measures when they had not.

131. Per Rule 9011 of the Federal Rules of Civil Procedure, Banks and/or their agents have made inaccurate, misleading, false, and unreasonable representations contained in proofs of claim under 11 U.S.C. § 501, as well as motions for relief from the automatic stay under 11 U.S.C. § 362, filed proofs of claim, motions for relief from stay, or other paperwork that failed to include documentation required under the Federal Rules of Bankruptcy Procedure, but for which Banks or their agents nevertheless sought principal, interest, fees, escrow amounts, and/or advances that they were not legally entitled to collect, and were in excess of what is collectable under the loan documents, inconsistent with an approved loan modification, and required itemizations for principal, interest, fees, escrow amounts, and/or advances.

132. Further, Banks or their agents commenced collection activities against the debtor or the debtor's property without court authorization, or in violation of the terms of a confirmed chapter 13 plan, the discharge injunction under 11 U.S.C. § 524, or the automatic stay under 11 U.S.C. § 362; filing proofs of claim, motions for relief from stay, or other documents that inaccurately represented or failed to document ownership of the claim or right to seek relief, yet commenced collection activities seeking to recover debts that had already been paid or satisfied, including through a refinance of the debt, a sale or short sale of the collateral, as well as attempting to collect attorney's fees and other charges for preparation and filing of proofs of claim, motions for relief from stay, and other documents that Banks ultimately withdrew or a court denied, that were not validly notarized, failed to provide required notices to debtor, trustee, or the court indicating changes in interest rates and/or escrow charges, fees, and expenses

assessed or incurred after the petition date.

133. Use of these bankruptcy procedures also resulted in the Banks seeking inappropriate relief from debtors under the Bankruptcy Code, including under 11 U.S.C. §§ 362 and 501, and in violation of 11 U.S.C. § 524.

134. Because financial firms responsible for servicing single family mortgages failed to determine the military status of borrowers consistently and accurately during the foreclosure process, they engaged in a pattern and practice of violating servicemembers' rights under the SCRA, which includes foreclosing upon mortgages without required court orders on properties owned by service members who, at the time, were on military service or were otherwise protected by the SCRA, and who had originated their mortgages before they entered into military service in violation of 50 U.S.C. App. § 533; consequently, the Banks failed to file an accurate affidavit stating that service members who had not entered an appearance in a civil action involving a foreclosure were at the time in military service or otherwise protected by the SCRA in violation of 50 U.S.C. App. § 521.

135. Banks wrongfully charged interest rates in excess of 6 percent per annum to servicemembers who were on military service or otherwise protected by the SCRA on mortgage debts that were incurred by servicemembers or servicemembers and their spouses jointly before servicemembers entered military service and after servicemembers had made valid requests to lower their interest rates, as provided for by the SCRA. In many cases, affected servicemembers had not waived their rights under a separate agreement, as provided for by the SCRA, 50 U.S.C. App. § 527, and thus suffered damages and are aggrieved persons under the SCRA, 50 U.S.C. App. § 517.

B. Financial Crisis Inquiry Commission Report findings

136. In 2007, five major investment banks—Bear Stearns, Goldman Sachs, Lehman Brothers, Merrill Lynch, and Morgan Stanley—were operating with leverage ratios as high as 40 to 1, meaning that for every $40 in assets, there was only $1 in capital to cover losses; much of their borrowing was short-term, in the overnight market—meaning the borrowing had to be renewed every day. At the end of 2007, Bear Stearns had $11.8 billion in equity and $383.6 billion in liabilities and was borrowing as much as $70 billion in the overnight market. By the end of 2007, Fannie Mae and Freddie Mac, the two home mortgage companies created by Congress, had a combined leverage ratio (loans they owned and loans they guaranteed) of 75 to 1.

137. Nearly one-quarter of all mortgages made in the first half of 2005 were interest-only loans. During the same year, 68% of "option ARM" loans originated by Countrywide and Washington Mutual had low- or no-documentation requirements.

138. According to the FCIC's conclusions, the financial crisis was avoidable; it was the result of human action and inaction. The Federal Reserve was the one entity with the capacity to set prudent mortgage-lending standards; they did not. The Federal Reserve Bank of New York could have clamped down on Citigroup's excesses in the run-up to the crisis; they did not. Policy makers and regulators could have stopped the runaway mortgage securitization train; they did not. The Office of the Comptroller of the Currency and the Office of Thrift Supervision, at odds with each other, preempted state regulators from acting to rein in abuses.

139. From 1999 to 2008, the financial sector expended $2.7 billion in reported federal lobbying expenses; individuals and political action committees in the sector made more than $1 billion in campaign contributions. This created a political ideology where everyone knew there was extreme risk, but regulators lacked the authority to override the system, and often did not

downgrade the safety rating of institutions until their collapse was imminent. Meanwhile, Congressional members who benefitted from financial industry money did their part to weaken regulatory constraints on institutions, markets, and products.

140. Between lobbying Congressional members and personally investing in them—through campaign contributions—the defendant banks legally spent $114 million in exchange for $295 billion in eventual Congressional bailout money. The Treasury used $254 billion of this bailout money to purchase $176 billion in toxic assets from these favored corporations, effectively giving bailed out banks a 44.32% ROI, a hidden taxpayer subsidy, by paying $78 billion above then-market value for assets that nobody else would have purchased; the financial relationship between powerful Congressional members and the Banks potentially violates 18 U.S.C. §203 and 18 U.S.C. §208, yet no government representative has been formally investigated. Further, $1.6 billion of these monies were illegally given out as bonuses to top executives against the terms of the TARP agreement; this money constitutes more embezzlement of public funds under 18 U.S.C. § 641 and 18 U.S.C. § 644, for which no statute of limitations exists.

C. Conspiracy to Defraud the People of the United States

141. The plaintiff wishes to also enter the charges of Conspiracy to defraud United States (18 U.S. Code § 371), Conspiracy against rights, to oppress one group to the advantage of another (18 U.S. Code § 241) as it pertains to laundering of monetary instruments (18 USC 1956), fraud in obtaining both money and property (18 U.S. Code § 1341), discrimination in sale and foreclosure practices (42 U.S.C. 3605 Sec. 805), interference and coercion in foreclosure practices (42 U.S.C. 3617 Sec. 818), and the coercion of the People to enter into an unconstitutional contract (12 U.S. Code § 226) where issues of misrepresentation, nondisclosure,

and unconscionability exist.

142. In **United States, et al. v. Bank of America Corp., et al.**, **1:2012cv00361 (D.D.C. 2012)**, the court claimed to secure a $25 billion settlement, pooled from several of the banks named in the complaint, such as Bank of America Corporation, JPMorgan Chase & Co., Wells Fargo & Company, Citigroup Inc., and Ally Financial Inc. (formerly GMAC). A website was established, allowing distressed homeowners to click on the bank where their loan was originated, for potential assistance. Other banks on the website included PHH Ocwen, NationStar, Homeward Residential, Litton, and Suntrust.

143. Buried in the TARP agreement were special housing program "subsidies" that a) were never repaid, and b) clearly were never meant to be repaid. The following banks were among the recipients of this free money:

a. Bank of America Corporation **$2.31B**
b. JPMorgan Chase & Co. **$3.24B**
c. Wells Fargo & Company **$3.4B**
d. Citigroup Inc. **$782M**
e. Ally Financial Inc. (formerly GMAC). **$310M**
f. PHH Ocwen **$5.02B**
g. NationStar **$1.64B**
h. Homeward Residential **$280M**
i. Suntrust **$4.85B**
j. Litton **$76.3M**

144. None but Suntrust returned a penny of this money to the American taxpayer. The $25 billion settlement had compiled enough criminal allegations to convict all of Wall Street and the private banking industry, but instead settled for 0 convictions, and a fine that the government quietly paid to these banks up front through the TARP asset laundering mechanism.

145. Further, evidence shows that the People's government owned enough of Citigroup to have nationalized this bank and taken over management of it; they had already taken over management of AIG, First Republic, IndyMac, Fannie Mae, and Freddie Mac, and could have

taken over Bear Stearns, Washington Mutual, Countrywide Financial, and Merrill Lynch, instead of negotiating their acquisition by JP Morgan and Bank of America. This was the moment when federal government could have reversed the corporatization of Congressional Money Powers and nationalized much of the U.S. private banking system. In a special agreement with Citigroup—through the Treasury, FDIC, and the Federal Reserve (as lender of last resort)—the United States instead chose to guarantee coverage of over $300 billion in toxic assets in exchange for $52 billion in Citigroup preferred stock. Overall, Citigroup received $476.2 billion in TARP money while their toxic assets were successfully transferred onto the taxpayer's National Debt.

146. The taxpayer-funded TARP handout did not stop there: every state housing organization received "subsidies" through TARP as well. CalHFA Mortgage Assistance Corporation received the most, at $2.36 billion; Florida was next with $1.14 billion in assistance. Ohio, Michigan, Illinois, and North Carolina each received over $700 million. Alabama received the least, around $110 million. Money was also filtered into the states through individual "mortgage servicers," that received subsidies anywhere from $1 million all the way up to $1.8 billion (Select Portfolio Servicing of Utah). Overall, $245 billion was handed out in subsidies, to "encourage" banks to not foreclose on homeowners, but it was "too much, too late;" not only did it fail to halt the transfer of houses to Wall Street investors, but taxpayers also lost $245 billion that will never willingly be returned.

147. Disturbingly, among the recipients of $18.3 billion in TARP subsidies were eight Wall Street investment firms, utilized as part of a Public–Private Investment Program; among them were Wellington Management Company (received $3.5 billion), Invesco Ltd. (received $1.74 billion), Blackrock, Inc. (received $1.6 billion), Oaktree Capital Management (received $1.67 billion), and Marathon Asset Management (received $1.42 billion).

148. It is important to understand the insidious relationship of these companies to each other and to the housing market. Wellington holds $200 billion in properties. Former CEO of Wellington, John C. Bogle, created the Vanguard Group, only second in Real Estate investment to Blackrock, whose Invitation Homes bought up 82,000 residential properties after the Financial Crisis. Oaktree Capital Management held $21 billion in rental properties but sold off $4.8 billion of it to Brookfield Asset Management, who now owns $30 billion in properties. Invesco Real Estate Income Trust owns over $90 billion in real estate. Marathon Asset Management owns $20 billion in real estate and mortgage-backed securities.

149. Marathon is partially owned by Vanguard Group (8.5% or 24 million shares), Blackrock (6.2% or 17.4 million shares), and State Street Corporation (2% or 5.8 million shares). Invesco is partially owned by Blackrock (12.1% or 54.4 million shares), Vanguard Group (11.4% or 51.5 million shares), State Street Corporation (4.9% or 22 million shares) and Morgan Stanley (1.4% or 6.1 million shares). Vanguard Group itself is partially owned by Blackrock, Invesco, and JP Morgan, while Blackrock is partially owned by Vanguard (9% or 13. 2 million shares), State Street Corporation (4% or $6 million shares), Bank of America (3.5% or 5.2 million shares), Morgan Stanley (3% or 4.25 million shares), and itself. Blackrock owns 6.5% of itself, or 9.6 million shares. State Street owns—and is owned—by all of the above: Vanguard owns 12.3% of State Street (or 37 million shares); Blackrock owns 8.1% (or 24.5 million shares). JP Morgan owns 2.6% (7.8 million shares), Invesco owns 2.3% (or 7 million shares), and State Street itself owns 4.8% or 14.4 million shares.

a. State Street is the largest custodian bank in the world and considered systemically important by the international Financial Stability Board; it is a holding company which launders the debt for these too-big-to-fail banks, also making it too-big-to-fail.

150. To take just one example, Camden Property Trust is a popular publicly traded Real Estate Investment Trust (REIT) which currently owns 171 properties containing 58,061 apartment homes across the United States. Vanguard Group owns over 16.2% of the company (17.3 million shares), while Blackrock owns 11.2% (12 million shares); State Street currently holds 7.3 million shares. Camden reported that its average unit rent grew 12.57% in 2022, from $1,671 to $1,881. This is the essence of the housing inflation caused by REITs: nearly 60,000 renters, for which home ownership is not feasible, lost $210 a month off their paychecks from one year to the next so that Camden investors could split $146.3 million in gains.

a. These investors, who presumably all own a home and still have "spare money" left over to invest, chose to invest in the monthly extraction of economic rent from fellow Americans who cannot get an affordable home loan from a private bank, and are therefore made vulnerable to investors willing to drain any "spare money" they might have saved up or used to invest in others. The economic question is whether directly draining individuals of their wages qualifies as an investment, versus staking some product or service that creates economic value. Meanwhile, when Wall Street REITs raise neighborhood housing prices, individual landlords predictably join in and raise their rents as well, creating a positive feedback loop of wealth extraction and consequent wealth inequality.

b. The point being made is that the People's government, whose mandate is to promote the "general Welfare," instead chose to facilitate this entire parasitic wealth extraction process. Officers took every dollar of Wall Street's "free speech money" ($3.7 billion between 1999 and 2008 for lobbying and donations to the political campaigns of

Congressional representatives), followed by passing all the legislation necessary to overturn previously illegal financial behaviors (which led to the new illegal behaviors which crashed the economy). Next, they rescued the assailants instead of the victims, turning 10 million homeowners into 9.4 million new renters. After that, they directly funded private investment groups, as well as offered them all the 200,000 houses they possessed "at cost." Throughout, the U.S. Treasury and the Federal Reserve kept the financial infrastructure afloat for Wall Street to grab up whatever assets were set adrift by its own reckless schemes. The fact that Wall Street now regularly spends $2 billion every year to influence the People's government is proof that—at the very least—Wall Street believes it to be a worthwhile investment. The question again is whether investing in United States officers to gain access to $2.5 trillion a year in wealth extraction from its taxpayers / shareholders qualifies as "free speech" or "bribery of a public official" (18 U.S.C. § 201).

151. All told, investment trusts received $18.3 billion of TARP subsidies. These trusts proceeded to form new rental housing businesses, often using new financial products such as "rental backed securities" (see Blackstone) to convert former homeowners into Real Estate Investment Trust renters; these trusts have raised the rent between 8% to as much as 13% every year since. Here are the eight investment trusts that received TARP subsidies:

a. Wellington Management Legacy Securities PPIF Master Fund, LP
Federal Subsidy: $3,448,461,000
Profit Extracted from Natural Persons: $702,530,334
Total Amount Extracted from (but not reimbursed to) Taxpayers: **$4,150,991,334**

b. AG GECC PPIF Master Fund, L.P.
Federal Subsidy: $3,352,197,510
Profit Extracted from Natural Persons: $926,527,713
Total Amount Extracted from (but not reimbursed to) Taxpayers: **$4,278,725,223**

c. AllianceBernstein Legacy Securities Master Fund, L.P.
Federal Subsidy: $3,192,141,738
Profit Extracted from Natural Persons: $562,685,420
Total Amount Extracted from (but not reimbursed to) Taxpayers: **$3,754,827,158**

d. RLJ Western Asset Public/Private Master Fund, L.P.
Federal Subsidy: $1,861,578,258
Profit Extracted from Natural Persons: $471,721,059
Total Amount Extracted from (but not reimbursed to) Taxpayers: **$2,333,299,317**

e. Invesco Legacy Securities Master Fund, L.P.
Federal Subsidy: $1,742,880,000
Profit Extracted from Natural Persons: $576,938,945
Total Amount Extracted from (but not reimbursed to) Taxpayers: **$2,319,818,945**

f. Oaktree PPIP Fund, L.P.
Federal Subsidy: $1,666,904,633
Profit Extracted from Natural Persons: $291,426,775
Total Amount Extracted from (but not reimbursed to) Taxpayers: **$1,958,331,408**

g. Blackrock PPIF, L.P.
Federal Subsidy: $1,581,184,000
Profit Extracted from Natural Persons: $436,178,172
Total Amount Extracted from (but not reimbursed to) Taxpayers: $2,017,362,172

h. Marathon Legacy Securities Public-Private Investment Partnership, L.P.
Federal Subsidy: $1,423,550,000
Profit Extracted from Natural Persons: $399,600,628
Total Amount Extracted from (but not reimbursed to) Taxpayers: **$1,823,150,628**

TOTAL AMOUNT DUE TAXPAYERS: $22,636,506,185

152. The reconnection between commercial banks and investment banks, through the Financial Services Modernization Act of 1999 (which repealed large sections of the Glass-Steagall Act of 1933), allowed the securitization and resale of purchased home mortgage debt, which created a direct conduit from homeowner to Wall Street such that new money instantly summoned up by local banks was not "destroyed" when it was repaid by borrowers, but instead travelled directly into the pockets of Wall Street and its clients. When too much money is left floating around in the economy, inflation is the result. Homes have risen in price from a median of $168,437 in 2012 to $495,100 in 2024, an inflation rate of 194%, 2.4 times the overall

inflation rate. Meanwhile, average rent prices have also increased 8.85% per year during this same period. The Federal Reserve is supposed to "destroy" the money supply when it sells Treasury Securities to private banks in exchange for their excess cash, but private banks no longer hold this cash, Wall Street investors do, and now that Wall Street Real Estate Investment Trusts (REITs) own an influential percentage of the housing and rental market, Wall Street types can directly inflate the price of these essential services (which teases surrounding local owners to do the same), draining cash from the U.S. economy before it is removed from circulation.

153. The entire process of private money creation represents money laundering (18 USC 1956, laundering of monetary instruments), involving several counts of fraud (18 U.S. Code § 1341) from the origination and servicing of loans to their repurchase, as well as in the foreclosure process and ultimate transfer of wealth from the bottom 90% to the top 1%. This process requires the effort of every defendant named in this complaint, who aided and abetted Wall Street in the commission of these financial crimes against the People (18 U.S.C. § 2). Because these crimes continue the pattern of oppression by one group over another long after the boundaries of Equal Protection were set by the Constitution, charges of 18 U.S. Code § 241—Conspiracy against rights—has also been included.

154. Since the Gramm-Leach-Bliley Act eliminated Glass-Steagall's regulatory separation of commercial and investment banks in 1999 (as well as any alleged ties that privately created money had with the United States Constitution), Wall Street investment banks—as primary dealers—are allowed to blur the lines between what is private debt and what is public money in American society, as both are now allowed to coexist under the umbrella of a single U.S. currency. The first money laundering fraud perpetrated by this unconstitutional monetary arrangement is that the taxpayer is forced to pay Wall Street (through interest-only

payments) to simply hold onto the National Debt ($12 trillion of which they have recently created themselves). Next, investment banks routinely swap this Debt for the real labor-created money of its customers—through money market accounts inside their subsidiary banks, to which Gramm-Leach-Bliley gave them legal access. With it, Wall Street managers make risky hedge fund bets, then move the money back without investors knowing they borrowed it. Investment banks make up to $4 trillion in repo agreements every day using their customer's deposits; gambling with other people's money is the main monetary strategy utilized within this current unconstitutional arrangement.

155. Wall Streets' subsidiary banks and unregulated "nonbanks" were leveraging the money of their depositors at rates of 40 to 1 (sometimes 70 to 1) to buy houses for low-income first-time homebuyers, so they could instantly circulate this debt out into the real economy as if it was legitimate U.S. currency; its value was based solely on a promise made by these low-income first-time home buyers that they would work long enough to pay 2 to 5 times the amount the private banks paid to buy the house for them, using their imaginary debt-based money. In other words, private banks did not "leverage debt" or even their customer's money, they leveraged the labor of low-income workers, and they did it discriminatorily, as prime borrowers (with larger incomes) pay nearly one-fourth the interest rate that subprime borrowers are forced to pay. In contract law, this constitutes coercion for exercising undue influence, nondisclosure, misrepresentation, and unconscionability (for relative unfairness in the contract). From a corporate point of view, it constitutes abuse of control, unjust enrichment, breach of fiduciary duty, shareholder oppression, and an overall breach of the implied covenant of good faith and fair dealing between the People and the paid officers within these allegedly co-owned institutions. Importantly, regardless of whether the tenuous promise between the borrower and

the seller is ever realized, this debt-based money is immediately injected into the economy, while the debt is securitized and sold to unwitting investors, which effectively launders the money so the private banks can wipe their hands clean of it. The seller of the home gets X, the investors purchase X, the buyer might ultimately pay 5X, which Wall Street pockets after giving the investor, the insurance company (like AIG), and possibly the credit rating agency a small cut for their part in the overall wealth transfer. The entire process inflates the housing market while it unjustly leverages the labor of one group to the extreme benefit of another.

156. Simultaneously, the "debt obligation" part of this money creation process is passed onto a third party, through the conduit that "financial modernization" has afforded Wall Street. As simple financial intermediaries, every agent along this money laundering chain can exact a fee for passing the risk for this outstanding debt onto a willing investor. This is where another layer of fraud is introduced, as regulators insist that banks create AAA-rated investments if they wish to leverage their money at 40 to 1 ratios. To maximize its leverage, Wall Street either paid off or defrauded credit rating agencies to obtain AAA ratings on all its subprime investments, then defrauded its own customers by conning them into investing—and thus underwriting—these subprime debt obligations under the guise they were "low risk." Wall Street further protected itself by defrauding insurance company AIG, who also assumed it was backing a AAA-rated investment.

157. The National Debt was $5.5 trillion at the time Glass-Steagall got repealed: now the National Debt is $29 trillion higher, at $35 trillion. Taxpayers in 2000 paid $222.9 billion in interest on the National Debt; now they are paying $1.14 trillion. Because private money is created by first leveraging the National Debt, it is a conflict of interest for Wall Street to be the primary dealers of this Debt, who would naturally seek to enlarge it—as they have clearly

done—while also believing that the Federal Reserve and Congress will bail them out if they overleverage it and precipitate a crash—as they have clearly done.

158. When the housing market predictably went underwater (Wall Street overheated the economy with frenzied loan origination from its subsidiaries, which forced the Federal Reserve to raise interest rates—its only strategy in this situation), Wall Street subsidiary banks prematurely—and often illegally—foreclosed upon borrowers instead of seeking any form of reimbursement, whereupon the "parent company" set up investment trusts to purchase the foreclosures in cash, often at 50% off the original asking price, often buying up entire neighborhoods at a time. By outbidding all local offers, Wall Street REITs turned these prospective buyers into a pool of potential renters, who along with the other 10 million they evicted, created an artificial scarcity in available shelter that drove up the cost of rent and sale prices all around it (which also drove up property taxes). Because Wall Street has access to the Money Powers and can deduct any losses it takes on its real investments, it can afford to offer exorbitant sale prices and rents and let homes and apartments sit vacant until the "market" price rises to meet their asking price. The ensuing double-digit annual inflation over the last 10 years is a direct cause of the decisions made by the Federal Reserve, the SEC, Congress, the Supreme Court, and others, who aided and abetted Wall Street in this fraudulent investment scheme before the fact; then, when this plan failed, they also aided and abetted them after the fact when the Federal Reserve and Congress came to their rescue—not to save the shareholder, but to save the financial predators—which led to the ensuing land grab and rise of modern feudalism.

159. Congress failed to perform its Constitutional duties: 1) it allowed Wall Street, its subsidiaries and affiliates, and the Federal Reserve to exercise Congressional Money Powers in contravention to the Constitutional boundaries of Equal Protection and the General Welfare, 2) it

further breached its fiduciary duty by also Taxing and Spending outside these boundaries. Most importantly, 3) it knowingly broke precedent set in the last major Financial Crisis (the Great Depression) and allowed the private sector to again merge investment banks with commercial banks, which allowed Wall Street to directly reach into the pockets of the bottom 90% of Americans, without their knowledge or consent. This gross negligence, gross mismanagement of Congressional Money Powers, and misappropriation of taxpayer funds allowed private banks to overleverage the American people, which is the direct cause of our overwhelming National and Personal Debt, as well as the hyper-inflation of the housing market (which accounts for over 36% of all inflation). Because both are pervasive and ongoing, there is judicial ripeness; because housing is an essential economic need, there is no political question to answer. Because there is a direct correlation, and the harm is something that can be financially remedied, the claim is judiciable. The plaintiff also seeks redress, as well as injunctive relief from the Supreme Court, whose failure to rule on the "non-Constitutional" creation of private money has fueled the nullification of Constitutional law's most salient principles.

D. Crimes of Omission Committed by Defendants

160. Within the Emergency Economic Stabilization Act of 2008 (Public Law 110-343), which created TARP, was much alleged "oversight, including the power of judicial review" (though TARP's architect—Treasury Secretary Henry Paulson—fought against it); even with judicial review in place, the Supreme Court failed to rule on the Constitutionality of the bill.

161. Foreclosure avoidance and homeowner assistance was built into the TARP bill (thanks to the FDIC), but the Treasury opted not to implement it because, as Secretary Henry Paulson told the House Financial Services Committee, "the rescue package was not intended to be an economic stimulus or an economic recovery package." Oddly, it was nothing but an

economic stimulus and economic recovery package, conceived with apparently no understanding of the boundaries of Constitutional Spending Powers.

162. Through the TARP bill, Secretary of the Treasury (Henry Paulson, former CEO of Goldman Sachs), Chairman of the Federal Reserve Board (Ben Bernanke), Director of the Federal Housing Finance Agency (James Lockhart, former Managing Director at Smith Barney), Chairman of the Securities and Exchange Commission (Christopher Cox), Secretary of the Department of Housing and Urban Development (Steve Preston), the majority and minority leaders of both the Senate and the House of Representatives, and a Special Inspector General for TARP appointed by the President were all given the authority (capacity) to help natural persons and homeowners but failed to act. Essentially, all officers of the United States had some authority to speak up and no one did. This is because the main goal was to rescue America from the top down and not the bottom up, which is in line with the economics of oppression.

163. Through the filing of United States, et al. v. Bank of America Corp., et al., 1:2012cv00361 (D.D.C. 2012), principal Defendant United States managed to push the blame onto the private banking industry, with allegations that they engaged in unfair and deceptive loan servicing practices, foreclosure processing, loan origination, and bankruptcy misconduct (28 U.S.C. §§ 2201 and 2202), as well as violated the False Claims Act [31 U.S.C. § 3729(a)(1)(A), (a)(1)(B), (a)(1)(C) and (a)(1)(G) (2009), and 31 U.S.C. §3729(a)(1), (a)(2), (a)(3) and (a)(7) (1986)], the Financial Institutions Reform, Recovery and Enforcement Act of 1989 [12 U.S.C. § 1833A (FIRREA)], and the Servicemembers Civil Relief Act [50 U.S.C. APP. §§ 501, ET SEQ.] The consent judgement was reached in less than a month and resulted in fines pooled together from among the major private banks for any "material violations...demonstrated with respect to individual loans." In exchange for the appearance of a win by state district attorneys, several

allegations were dropped, 0 convictions were secured, and if a clear verdict was rendered, there is no obvious public record of it. The entire exercise was apparently staged to satisfy public outrage—by blaming someone—while making sure no criminal blame befell government or the Federal Reserve. The 49 state attorney generals were clear about the conduct of the Banks during the crisis, however:

a. "The Banks implemented and relied on inadequate bankruptcy procedures and thereby have prejudiced debtors, creditors, including the United States, and the courts in bankruptcy cases...violated the standards of conduct required of creditors by applicable law, including the Bankruptcy Code and the Federal Rules of Bankruptcy Procedure, or have caused violations of such law...The Banks' unlawful conduct has resulted in injury to the United States and to debtors in bankruptcy who have had their home loans serviced by the Banks. The harm sustained by such debtors includes payment of improper fees and charges, unreasonable delays and expenses in their bankruptcy cases, and loss of homes due to improper, unlawful, or undocumented foreclosures. The harm sustained by the United States includes reduced and delayed recoveries to the United States in its capacity as a creditor in bankruptcy cases. Such conduct has also caused the United States to assume increased administrative duties in monitoring bankruptcy cases, and to incur expenses in the investigations and litigation of the Banks' unlawful conduct."

b. Through the Troubled Asset Relief Program, these same Defendant Banks received $156.3 billion in direct payments, plus another $50 billion in aid, prior to the settlement reached in **United States v. Bank of America Corp., et al.**, 1:2012cv00361 (D.D.C. 2012), when an alleged $25 billion was set aside six years too late for homebuyers to utilize it. Again, there is no clear record of money being paid out of this settlement, although there is evidence that claimants were denied settlement because certain boxes were not checked properly on claims, and other similar technicalities.

164. Failure to perform a legal duty when one has the capacity to do so is a substitute for the commission of a defined offense when the harm done is the same.

165. The Federal Reserve was the one entity capable of altering overall mortgage-lending standards when they were seen to be toxic (under 12 U.S.C. § 371); it had the capacity to to make real estate loans "to protect the credit rights of consumers," but failed to act.

166. The Department of Justice failed to appoint Trustee in Bankruptcy under 42 U.S.C. § 2000e. 28 U.S.C. § 586 and 11 U.S.C. § 101, et seq., to protect the victims of predatory loans, loan origination and servicing.

167. The Attorney General failed to initiate a civil rights complaint, though there was reasonable cause to believe that certain groups had been denied rights granted by the Fair Housing Act [42 U.S.C. 3613 SEC. 813. (e) and 42 U.S.C. 3614 SEC. 814. (a)(b)(d), H. R. 7152 TITLE II SEC. 206. (a)(b), 42 U.S.C. 2000e et seq.], especially considering that the bar of "general public importance" had easily been cleared. In the end, the period between 2005 and 2009 saw the destruction of 53% of African American wealth and 66% of Hispanic wealth.

168. The Secretary of HUD, through their capacity to act under 42 U.S.C. 3608 SEC. 808, also failed to initiate a civil rights complaint under 42 U.S.C. 3610 SEC. 810 (a)(c) and 42 U.S.C. 3612 SEC. 812 (a), 42 U.S.C. 3613 SEC. 813 (a)(c), and 42 U.S.C. 3614–1 SEC. 814A (c).

169. Overall, $30 trillion in monetary wealth was lost from the global economy during the period from 2008 to 2014. The Justice Department, set up since the 1980s to generate criminal referrals for suspicious banking activities, only managed to make 11 referrals, 2

criminal prosecutions, and no convictions in the 2007-2008 financial crisis, compared to 30,000 referrals, 1,000 prosecutions, and 800 convictions in the Savings and Loan crisis of the 1980s. During the 80s crisis, it was also Federal Reserve interest rate hikes that drove these smaller savings and loan banks underwater on their investments, because these banks were only allowed to offer fixed-rate mortgages. Curiously, no one called out the Federal Reserve for helping remove the "saving and loan" competition, to the great benefit of Federal Reserve Banks and their affiliates during that time. In contrast, during the period leading up to 2007, commercial banks freely offered high-interest adjustable-rate mortgages to lower-income Americans, so that this time it was the homes of lower income Americans that went underwater instead. In both cases, Federal Reserve policy failed to control employment, inflation, or long-term interest rates, the only tasks for which it claims responsibility. Its record since 1913 indicates that it is more successful at precipitating financial crises than assuaging them. Once again, no one called out the Federal Reserve for successfully removing the competition—individual homebuyers—so that Federal Reserve Banks and their affiliates could begin a new enterprise centered around owning and renting the single-family residential homes previously owned by their lower- and middle-income customers.

E. Failures to Spend Toward Equal Protection and General Welfare

170. Evidence indicates that the typical white-owned bank was ten times more likely to receive TARP money in the CDCI program than a black-owned bank; this violates areas of Equal Protection pursuant to 42 U.S.C. § 3604, Per 42 U.S.C. § 3605, and Per 42 U.S.C. § 3608, as well as through the following provisions of law:

(a) title VI of the Civil Rights Act of 1964;

(b) title VIII of the Civil Rights Act of 1968;

(c) section 504 of the Rehabilitation Act of 1973;

(d) the Equal Credit Opportunity Act;

(e) section 527 of the National Housing Act;

(f) section 109 of the Housing and Community Development Act of 1974;

(g) section 3 of the Housing and Urban Development Act of 1968;

(h) Executive orders 11063, 11246, 11625, 12250, 12259, and 12432; and

(i) any other provision of law which the Secretary specifies by publication in the Federal Register for the purpose of this subsection.

171. Overall, government action and inaction violated Const. ArtI.S8.C5.1, Const. ArtI.S8.C2.1, Const. ArtI.S10.C1.2, U.S. Const. amend. V, § 2 and U.S. Const. amend. XIV, § 1, cl. 3, causing 53% of African American wealth and 66% of Hispanic wealth to be destroyed.

172. The United States—its branches, as well as its independent government-sponsored agencies—failed to act toward the General Welfare or Equal Protection of its People: 1) it created a new protected juridical class of Wall Street landlords capitalized by the Federal Reserve and supplied housing by the FNMA and FHLMC; 2) it accelerated the rent of an unprotected tenant class by as much as 14 % per year since the Crisis; 3) it provided between $16 trillion and $29 trillion in secret revolving Federal Reserve loans to rescue private banks from insolvency, presumably legitimized by holding $9 trillion of the National Debt on its balance sheet while collecting taxpayer money for it; 4) it created another $3.6 trillion in QE money through the Federal Reserve, that ultimately hyperinflated the money supply and drove record debt and inflation; 5) it continued to allow the FNMA and FHLMC to facilitate housing deals to Wall Street investors versus Americans in need of shelter, even after the housing grab was made apparent; 6) it legalized this wealth transfer using Acts of Congress in 1999, 2000, and 2008,

creating the conduit through which the transfer of wealth occurred; and 7) it continues to misinterpret the general Welfare as a set of inefficient reactive measures in response to the negative externalities caused by the private sector monetary system, that wields Congressional Money Powers without any notion of, responsibility to, or accountability for the general Welfare. This strategy costs the American taxpayer an estimated $5 trillion more each year than if Congress chose to proactively provide for the general Welfare through equal financial opportunities; as a corporate body, this necessarily brings further derivative charges upon the United States for Corporate Waste, Negligence, Gross Negligence, Breach of Fiduciary Duty, and Breach of the Implied Covenant of Good Faith and Fair Dealing.

1. Failures of the Government Conservatorship of Fannie and Freddie

173. Congress passed the Housing and Economic Recovery Act (HERA) in 2008; under the Federal Housing Finance Regulatory Reform Act, a sub-act under HERA, the Federal Housing Finance Act (FHFA) was created to oversee Fannie Mae and Freddie Mac, and all the banks within the Federal Home Loan Bank (FHLB) system, which include 80% of U.S. lenders—thrift institutions, credit unions, insurance companies, commercial banks, and other financial institutions—who utilize nearly $7.2 trillion in funding. Additionally, the Financial Stability Oversight Council (FSOC) was assigned to oversee the FHFA while it oversaw everyone else.

174. It was the FHFA who decided to place Fannie Mae and Freddie Mac into conservatorship; it dismissed both CEOs and instead appointed Herbert M. Allison to run Fannie Mae, and David M. Moffett to oversee Freddie Mac. Allison was a former Vice Chairman of Merrill Lynch; he had spent the prior eight years as Chairman of TIAA (84th largest corporation in America and third largest commercial real estate manager in the world). Moffett was the

former Vice Chairman and CFO of US Bancorp. Both Merrill Lynch and US Bancorp received TARP money. New Fannie Mae CEO Allison had expertise in large commercial real estate transactions, not private real estate ownership.

175. Overall, Fannie and Freddie received nearly $200 billion from the U.S. Treasury. To pay back this loan, newly appointed CEOs Allison and Moffett auctioned off the 200,000 foreclosed homes in its possession; 95% of those foreclosures were paid for in cash by new private-equity firms known as Real Estate Investment Trusts, created by Wall Street for this very purpose, often for 30 to 50 percent below their current market price. In 2010, REITs were non-existent in the single-family rental home business; by 2012, thirty such entities had been created. By 2012, 42% of all nationwide residential sales were paid for in cash.

176. Using the same strategy as the American Healthcare System, REITs—as major providers of rental housing—were able to utilize economies of scale to drive prices up rather than down. Through targeted purchases, REITs secured a 'controlling interest' in specific housing markets within California, followed by the cities of Phoenix, Atlanta, Las Vegas, Sacramento, Miami, Charlotte, and Denver. Wherever homes were purchased outright for cash, it cost surrounding homeowners $1000s in raised property taxes. This virtual inflation allowed REITs to drive up real rental prices on their tenants; in some cases, these tenants were the former owners themselves. 9.4 million people transitioned from foreclosed homeowner to potential REIT tenant through this process; to maximize REIT shareholder return on investment, tenants were responsible for all the expenses of a homeowner, without the privilege of home ownership. Thus, the medieval model for directly transferring wealth from laborer to landowner was reestablished.

a. Blackstone Inc., the world's largest hedge fund at $10 trillion, utilizes

54.3% of its capital to invest in real estate, through its Invitation Homes REIT, which at its height owned 82,500 homes; besides top shareholders (and bailout recipients) JP Morgan and Merrill Lynch, the fund has investors from Qatar and Korea, the Cayman Islands, and several shell companies located in California. In 2017, Fannie Mae issued Invitation Homes a $1 billion loan. Also in 2017, Freddie Mac loaned former President Trump's son-in-law Jared Kushner a 10-year, $849 million interest-only loan to buy 18 large apartment buildings. OptiGo, a recent Freddie Mac subsidiary, is helping companies purchase apartment buildings, to further the private interest in real estate ownership paid for by lower middle-class renters.

b. Notably, at the height of high-risk loan origination, the Defendant Banks had funded as many as 169 non-bank lending organizations (several in Calabasas, California) that were capitalized by the Defendant Banks in 2006 but were gone by 2007. Logically, this money switched from loan underwriting to directly purchasing bank foreclosures. Countrywide Financial Corp., a mortgage banking firm which generated $97.2 billion in subprime loans, relied on credit agreements with a variety of parties, including Bank of America, JPMorgan Chase & Co., and Citicorp USA, among the biggest TARP recipients. Ameriquest Mortgage Co. was also capitalized with private money and generated $80.6 billion in subprime loans; Citigroup bought up Ameriquest in exchange for $25 billion from TARP, $20 billion from the U.S. Treasury Department's "targeted investment program," $5 billion from the U.S. Treasury Department's backstop on asset losses as well as guaranteed protection from losses on $306 billion in assets. Long Beach Mortgage Company issued its own securities underwritten by Washington Mutual. New Century Financial generated $75.0 billion in subprime loans; it was a Real

Estate Investment Trust (REIT) supported by $14.1 billion in credit from major TARP recipients Bank of America, Bear Stearns, Citigroup, and Morgan Stanley.

c. FHFA statistics show that between 2003 and 2006, Fannie and Freddie dropped from underwriting 55% of U.S. loans to 35% by 2006; 5% of Fannie and Freddie borrowers had below-average FICO credit scores, compared to 30% for Wall Steet borrowers. Overall, mortgages financed by Wall Street during the crisis were delinquent 4.5 times more than mortgages backed by Fannie and Freddie, though they became the scapegoat for overly risky loan origination and underwriting in the Crisis.

177. Wall Street corporations helped capitalize Nonbank Mortgage Companies (NBMCs) who then originated adjustable-rate loans to financially vulnerable home buyers; these NBMCs then sold the risky loans off to Fannie, Freddie, and Ginnie Mae. When payments became delinquent, those servicing the loans demonstrated a clear pattern of aggressively seeking foreclosure in disregard for HUD, FHA, MHA, HAMP, and SCRA regulations put in place to prevent such a takeover.

a. Former Treasury Secretary Steven Mnuchin, for example, along with several other investors, bought the toxic debt from defendant IndyMac of California, then renamed the bank OneWest and foreclosed on more than 35,000 California homeowners, collecting government subsidies for each home.

178. Because federal government took control of Fannie Mae and Freddie Mac, recapitalized them with taxpayer money, then put Wall Street bankers in charge of them, they must be held accountable for agency choices to sell foreclosed homes to private equity firms instead of keeping the original owners in them, a precedent established in the 1930s (through the HOLC, Pub. L. 73–43, 48 Stat. 128). Wall Street investors and GSEs are still working

together to transfer billions of dollars in foreclosed properties from American workers to their new financial landlords, in contravention to founding Constitutional principles and Congressional precedent. Further, clear causation can be established between these government decisions and the inflation of both property taxes and rent in every State. Because this use of government taxing and spending favored absentee owners of real estate over actual occupants, it violates both the Equal Protection and general Welfare Clauses.

2. Failures of the Federal Reserve

179. The Federal Reserve is an instrument of the U.S. government, operating within the government, and created by an Act of Congress to perform the following functions:

a. supervise and regulate banking institutions, and to address the problem of bank panics (wherein 400 banks failed between 2008 and 2011);

b. protect the credit rights of consumers (wherein 10 million Americans lost their homes in the Crisis, due to the inability of the Federal Reserves to supervise and regulate banking institutions);

c. maximize employment (wherein 9.4 million Americans lost their jobs during the Crisis);

d. stabilize prices, including prevention of inflation (wherein Fed policy ultimately tripled the price of real estate since the Crisis);

e. keep long-term interest rates moderate (wherein the Federal Reserve raised the fed fund rate from 1% to 5.26% in the period from May 2004 to March 2007 —forcing subprime low-income borrowers to pay an interest rate of 11.26% or higher— which burst the housing bubble that Federal Reserve policy had initially helped fuel in 2001, after similar policies burst the dot.com bubble);

f. maintain the stability of the financial system and contain systemic risk in financial markets (wherein the U.S. mortgage industry collapsed the entire global economy);

g. alleviate financial crises (wherein evidence only shows that the Fed helps precipitate financial crises; whether it alleviates them calls for speculation).

180. The Federal Reserve is the one entity capable of altering overall mortgage-lending standards when they are seen to be toxic; under 12 U.S.C. § 371, the Federal Reserve has the authority and capacity to make, arrange, purchase or sell real estate loans, but failed to exercise that capacity to secure the general Welfare or Equal Protection of working Americans, who deserve the chance to obtain shelter from a financial institution that is looking out for them instead of only itself. The Federal Reserve, as an agent created by an Act of Congress to issue, regulate, and stabilize the currency of The United States, as well as oversee the juridical entities that provide it, only has two choices: either provide for the general Welfare and Equal Protection of a) everyone, or b) no one; anything in between constitutes a violation of Const. ArtI.S8.C5.1, Const. ArtI.S8.C2.1, U.S. Const. amend. V, § 2 and U.S. Const. amend. XIV, § 1, cl. 3 for either its action or its inaction during the Financial Crisis and up to the present day.

a. Only a court ruling which clearly establishes that privately created money is not—and never has been—connected to the Constitution or Congressional Money Powers would exonerate the Federal Reserve and instead transfer these allegations directly onto the Federal Government, for a) not creating a monetary system that provides for the general Welfare and Equal Protection of its citizens, and b) for unlawfully spending taxpayer money to unequally protect one similarly situated class (juridical persons) and not the other (natural persons).

b. The Financial Crisis exposed the lengths to which the Federal Reserve will go to save the existing financial order; it is estimated that the Fed helped preserve the largest and most powerful financial institutions through a series of secret revolving loans totaling as much as $29 trillion. In comparison, the Federal Government, through the U.S. Treasury's Troubled Asset Relief Program (TARP), only loaned $635 billion to save these same juridical persons. Because both chose to protect juridical persons over similarly situated natural persons, both owe loans to natural persons of an equivalent amount, to satisfy the requirements of Equal Protection.

3. The Failures of Congress

181. Through ArtI.S8.C5.1, ArtI.S8.C2.1, and ArtI.S10.C1.2, both the Constitution and the interpretation of the Constitution by the Supreme Court has authorized Congress to regulate every phase of United States currency. Congress may charter banks, fill them with Treasury notes capable of circulating as legal tender, create money to pay its bills on the credit of the United States, restrict the circulation of notes not issued under its authority, and even impose a tax on any notes circulated by state-chartered banks; every contract issued for the payment of money is bound to the Constitutional Money Powers granted to government through Congress.

a). Further powers granted to it through ArtI.S8.C1.2.1 authorize Congress to lay and collect Taxes, Duties, Imposts and Excises; importantly, the Constitution limits Congressional spending of all monies, whether created or collected, to those areas which provide for the common Defense and promote the general Welfare of the People of the United States. These stipulations are meant to guide Congress toward serving only those areas where the public interest fully intersects; possessing a means of stable shelter is one such area.

182. Congress has violated its sovereign Money Powers:

a) Money created by private banks is not an extension of the Congressional power to coin money or regulate its value; 36 U.S. 257 (1837) makes clear that Congress cannot regulate private banks or their privately created money, which can only be true if private money is not an extension of the Congressional Money Powers, as enumerated in ArtI.S8.C5.1. Besides McCulloch v. Maryland, 17 U.S. 316 (1819) and Craig v. Missouri, 29 U.S. 410 (1830), National Bank v United States [101 U.S. 1 (1879)] also asserted that a state or municipality "has no right to put its notes in circulation as money…as a circulating medium. Such a use is against the policy of the United States."

b) Implicit in these rulings is that if no Constitutional article or Supreme Court interpretation condones private money creation, or ties it to the Congressional Money Powers, Congress cannot lawfully reimburse private banks with taxpayer money should any private money creation scheme falter. Therefore, the $635 billion loaned to private corporations—through the Trouble Asset Relief Program (TARP) violated ArtI.S8.C1.2.1.

c) Per Title VI, 42 U.S.C. § 2000d et seq., "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance." When Congress federally financed the private banking industry during the Financial Crisis, through direct spending of over $443 billion in taxpayer money to prop it up, it opened itself up to violations of SEC. 601.

d) As a comparison, U.S. Code § 1811 (FDIC) correctly interpreted Equal Protection when it facilitated the reimbursement of any money deposited by private bank customers that occasionally gets lost through private money creation schemes. Similarly, 12 U.S.C. §§ 1461-1468 (establishing the Home Owners' Loan Corporation of 1933) correctly interpreted Congressional Spending Powers when it implemented taxpayer money to protect the victims of foreclosure during the Great Depression, which was caused by the risky behavior of Wall Street investment banks, just as in the Financial Crisis of 2007-2008.

i. Low-income first-time homebuyers cannot be expected to make the leap from a 4-5% interest-only payment to a fully amortized 11-16% mortgage payment. Housing is an essential need and cannot be subjected to the predatory money lending schemes of the private sector; the fact that Congress has not utilized its Money Powers to create avenues for all hard-working Americans to secure shelter is a failure on their part warranting a charge of gross negligence in the direct harm it caused 10 million former homeowners. To then bail out the predators and leave the victims financially decimated is an actionable offense: through 2471. 18 U.S.C. § 2 and 18 U.S. Code § 3, members of Congress aided and abetted Wall Street and the Federal Reserve in the commission (and ensuing coverup) of these unfair and deceptive practices involving Loan Origination and Servicing, Loan Modification, Loss Mitigation, Foreclosure Processing, and Bankruptcy Procedures, making Congressional members punishable as a principal in all these actionable claims.

e) 15 U.S.C. §§ 601-613b (Suppl. 2 1934), the Reconstruction Finance Corporation of 1932, was another government corporation created to promote the general Welfare by disseminating the Congressional Money Powers. Modeled after yet another

Congressional example, the US War Finance Corporation of World War I [15 U.S.C. §§ 331-373 (1925)], the RFC was a National Public Bank administered by the government; it provided financial support wherever it was needed until the mid-1950s, when the Federal Reserve System was finally deemed stable enough to not warrant government intervention. The RFC remains through being merged into the Federal Deposit Insurance Corporation (FDIC).

f) The War Finance Corporation [15 U.S.C. §§ 331-373 (1925)], the Home Owner's Loan Corporation [12 U.S.C. §§ 1461-1468], and the Reconstruction Finance Corporation [15 U.S.C. §§ 601-613b (Suppl. 2 1934)] are all government entities Congress correctly designed to utilize its Money Powers toward the Equal Protection and general Welfare, the way the founders intended (in the spirit of the First and Second Bank of the United States); all three of these Public Banks were implemented by Congress after the creation of the Federal Reserve because the Federal Reserve operates outside Constitutional boundaries; it was never designed to serve the general Welfare or provide Equal Protection, and therefore can never be a viable substitute for Constitutionally created banks. Regrettably, public institutions are now only created by Congress after the private sector fails and the American people suffer. Since a) there is no Constitutional requirement for the American people to suffer prior to their federal government helping them, and b) there are no legal grounds for an Act of Congress to charter banks that do not serve the general Welfare:

i. Through 2471. 18 U.S.C. § 2, members of Congress also aided and abetted Wall Street in the commission of fraud before, during, and after the fact (18 U.S. Code § 3), in its schemes to obtain money and property by means of fraudulent promises and loans of spurious debt obligations designed to fail in Wall Street's financial favor; this also makes Congress punishable as a principal in actionable claims made against all financial subsidiaries created through Acts of Congress, such as the Federal Reserve, the FNMA, GNMA, and FHLMC;

ii. Because the federal government took ownership of Fannie Mae and Freddie Mac in 2008, all misconduct around False Claims, deceptive loan origination, servicing, securitization, foreclosure and bankruptcy procedures, and the misuse and abuse of federal bailout money falls under embezzlement of public funds (18 U.S.C. § 641 and 18 U.S.C. § 644) for which no statute of limitations exists, and makes the United States Congress the principal defendant in these allegations. The eviction of 200,000 homeowners and short sale of their homes to Wall Street Real Estate Investment Trusts, simply to wipe these debts "off its books" is a violation of Equal Protection laws (42 U.S.C. § 3604, 42 U.S.C. § 3605, 42 U.S.C. § 3608 et al.) but also warrants charges of gross negligence.

iii. Further charges of Gross negligence may also be pursued against Congressional members by States (5.21), as acts and failures to act by Congress and its subsidiaries not only created an unreasonable risk of harm to 10 million American homebuyers, those risks were ultimately realized.

g) Because the federal government chose to refinance the private sector in the Financial Crisis instead of securing the general Welfare of The People it serves, financial damages are still accruing, through the continued transfer of real estate wealth, rental and property tax inflation, and increasing taxpayer indebtedness.

183. United States government is founded on principles of Natural Law, which are economic principles; the United States government was instituted to manage the economics of its people, which is why the people only wish to seek relief in this area (translation: there is no political question to answer in this case; government has a responsibility which lies outside the realm of politics). Negative externalities—such as the housing crisis—indicate systemic flaws within the economic model being utilized and would logically signal the need to seek alternative approaches. Instead, government has utilized taxation to create a large insurance fund, not for the victims of private sector economics but for its assailants: the larger juridical entities found mostly in the financial, agriculture, energy, and transportation industries. As such, the cost of government has ballooned past what taxpayers can afford, averaging $1.5 trillion a year over-budget since the Financial Crisis began. Taxpayers paid $197 billion for interest on the National Debt in 2010; the interest payment in 2024 is expected to reach $1.14 trillion a year. This represents mismanagement and misappropriation of funds (18 U.S. Code § 64), for which no statute of limitation exists.

4. Failures of the Supreme Court

184. The plaintiff alleges that the debt-based form of money we use today is not United States currency, but a tool created by early religious oppressors that found its way into America through slaveowners, who used it to facilitate their version of economic oppression. There is no Constitutional article, amendment, or interpretation that legitimizes private debt-based money creation or the economic oppression it facilitates, rendering the Federal Reserve Act of 1913 an

unconstitutional overextension of Congressional Money Powers.

185. Some of the confusion surrounding money can be cleared up by looking at the curious case of Briscoe v. Bank of Kentucky, 36 U.S. (11 Pet.) 257 (1837), in which president Andrew Jackson packed the Supreme Court, then waited for originalist and founder Chief Justice John Marshall to die, simply to walk back Marshall's initial ruling—in Craig v. Missouri, 29 U.S. 410 (1830)—which logically concluded that states could not "coin Money; emit Bills of Credit; make any Thing but gold and silver Coin a Tender in Payment of Debts" because that is what our Constitution stipulates, verbatim. Marshall made it clear that "bills of credit signify a paper medium, intended to circulate between individuals, and between government and individuals for the ordinary purposes of society." His general use of the term was meant to assert, in unequivocal language, that states were not allowed to create money of any kind; money creation was an Enumerated Power reserved for the federal government. Andrew Jackson and his mouthpiece, Roger B. Taney, who were never given proper credit as the main catalysts for the American Civil War, used the Briscoe ruling, as well as Taney's Dred Scott decision, 60 U.S. (19 How.) 393 (1857) to walk back the Supremacy Clause and abrogate all the Enumerated Powers of the Constitution that interfered with their desire to expand slavery. These untenable "states' rights" arguments had no choice but lead to war because their desire to usurp Powers clearly delegated to the United States would effectively dissolve the Constitutional contract and the United States along with it.

186. Dred Scott, Briscoe, Santa Clara County v. Southern Pacific Railroad Co., 118 U.S. 394 (1886), and the Federal Reserve Act were all attempts to impose the "originalist views" of confederate slaveowners onto a Constitution that was not written to uphold them. "We the People of the United States," as a juridical entity, is separate from the natural persons who reside

within its boundaries, some of whom may still hold views of white supremacy or the permanent indebtedness of one "class" of persons to another based on arbitrary measures of hierarchal superiority, but when such persons become officers of the United States, they pledge their sworn allegiance to support and defend the Constitution, and faithfully discharge the duties of the office they hold, regardless of any conflicting personal views they might also entertain; this is why the founders chose to make the United States "a government of laws, not of men."

187. Andrew Jackson correctly reasoned that the Second Bank of the United States would never fund his campaign to expand slavery to all new territories, because the bank was tethered to Constitutional principles that directly opposed oppression; this is the real reason why Jackson dismantled it, robbed it of all its money, and placed the money in banks that had no such Constitutional limitations. To justify these crimes, for which he was censured by Congress, Jackson asserted that the national bank was unconstitutional, which is a) not true, and b) not within his power to decide. To bring the Supreme Court under his power, he needed to get control of its officers; enter Roger B. Taney, who helped Jackson legitimize an economy based on "wildcat banks" (through Briscoe) and an "inferior class of beings" who forever remain "subjugated by the dominant race" (through Dred Scott). Because the Supreme Court has never overturned either of these "states' rights" rulings—even after a Civil War was fought over them—they have become the buried roots of an economics we still practice today, which bore juridical children who create debt-based money capable of purchasing the property rights to things that (at one time) only violence could obtain. Must the ghost of Andrew Jackson continue to haunt current officers of the Supreme Court, or perhaps is it safe to finally overturn these rulings, so that they no longer are allowed to serve as the precedents upon which our current oppression is based?

188. There is no political question to be answered, only an economic decision to be made: do the People wish to rewrite the United States Constitution to legalize the economics of intraspecific parasitism—aka Oppression—or keep the Constitution we have, which would require us to alter our economics to better serve the general Welfare, as set forth in our Constitution's Preamble, Articles, and Amendments. While the founders did not yet possess the scientific backing for their philosophical observations, they still correctly reasoned about a "Natural Law" that predated the 5,000-year-old institution of religious oppression, then cited this Natural Law to reject the economics of oppressors, instead embracing—through a written charter for government—the egalitarian principles that resonate so strongly within people because they represent the economic foundation of all multicellular existence.

189. In Marbury v. Madison 5 U.S. 137 (1803), originalist John Marshall gave the Supreme Court a real job: to ensure all executive, legislative, and judiciary decision-makers "stuck to the script." Anyone can read—as well as read into—the written "letter" of Constitutional law; the job of Supreme Court justices is to keep all natural persons holding positions of power—including themselves—tethered to the "spirit" behind these laws, so that no one drifts away from the country's founding principles. Without a set of shared beliefs between people, to which they can tie their fates together, no union between people could ever hold.

190. Once political labels—meant to obfuscate the underlying economics—are set aside, the differences between the economics of mutualism and the economics of parasitism are easily discernible. Until the Constitution is rewritten, officers of the Supreme Court have a sworn duty to serve one and reject the other. Should any officer of the United States seek to reject the Preamble as the legal key to the Constitution, for example, it would signal a clear attempt to extirpate the principles of Natural Law from the document and thus remove the spiritual anchor

designed to keep the United States grounded to its egalitarian principles. This behavior immediately opens officers to a range of charges, beginning with a failure to perform one's sworn (fiduciary) duty (28 U.S. Code § 453), Abuse of Control (likely utilized to gain Unjust Enrichment), breach of contract, and a breach of the implied covenant of good faith and fair dealing between themselves and the American people; any one of these charges would adequately serve as grounds for impeachment (ArtII.S4.4.10). Further, 18 U.S.C. § 371 states that "[i]f two or more persons conspire either to commit any offense against the United States, or to defraud the United States, or any agency thereof in any manner or for any purpose," a charge of "Conspiracy to Defraud the United States" can be entered. Self-proclaimed "originalists" who attempt to rewrite history by manifesting an alternate timeline where our country was only a "united states" on paper—a marriage of convenience—does not hold up to strict scrutiny, since the general meaning of the text expresses a clear decision to move away from hierarchal forms of oppression and toward more egalitarian arrangements.

191. When officers of the Supreme Court ruled—in Citizens United v. FEC, 558 U.S. 310 (2010)—that juridical persons may formally communicate with government officials through their native language of privately created debt-based money, it opened the door to more serious allegations. The utilization of labor-leveraging debt-based money to organize any group or assembly of United States officers to willfully overthrow the government from within (i.e., to replace founding democratic principles with an arbitrary use of power based on financial hierarchy, meant to advance an agenda of increased economic oppression) turns this money into, at the very least, seditious speech (18 U.S.C §2385), while leaving those who offer and accept this money open to charges of seditious conspiracy (18 U.S.C §2384), and possibly even Treason (18 U.S.C §2381). 5,000 years ago, a group of people's shared beliefs brought forth the first

human societies, only to have those beliefs usurped by tyrants and utilized to economically oppress those societies. 248 years ago, another group of people brought forth a nation conceived in renewed shared beliefs only to have those beliefs monetized into a debt-based currency and scattered such that people must surrender their labor to retrieve any portion of it. Where normally, shared beliefs unite people, debt-based money isolates us, to pit our shared beliefs against one another, which drives an artificial form of competition, that further drives inflation, wealth inequality, and political division.

192. In 118 U.S. 356, 17-18, the courts ruled that although a law might be "impartial in appearance...if it is applied and administered by public authority with...an unequal hand... between persons in similar circumstances" it is in violation of the Equal Protection Clause of the Fourteenth Amendment to the U.S. Constitution. Privately created debt-based money is not all created equal; neither is it exchanged equally. It is deceptive, extractive, inequitable, and discriminatory. If any wish to argue that this money is not "applied and administered by public authority," then it cannot be considered United States currency, therefore taxpayers have no need to back it up if it fails. Only if money creation serves their general Welfare would taxpayers be obliged to bail it out, as clearly enumerated in the founding document. This money is built upon the Constitutional misinterpretations of secessionists, whose bid to divide America's economic union has been baked into their divisive form of privately created money. In the curious case of the disappearing Congressional Money Powers, every act of commission by executive and legislative officers comes with a separate but equal act of omission by officers of the Supreme Court, therefore let every charge of gross negligence, corporate waste, and embezzlement of public funds (18 U.S.C. § 641 and 18 U.S.C. § 644) laid against one be shared by all. Through 28 U.S. Code § 453—the judicial oath of office—each Supreme Court justice swore to "do equal

right to the poor and to the rich." The misapplication of United States Constitutional Money Powers is the direct source of wealth inequality in this country, which has become a problem only officers of the Supreme Court can fix, through its rulings and interpretations; for this, the plaintiff prays for the "good behavior" of officers to serve and preserve the United States Constitution.

E. Derivative Claims against The United States

193. Plaintiff Robert Simmons, derivatively on behalf of The United States and its shareholders for violations of its own Constitutional bylaws, alleges the following malfeasance:

BREACH OF FIDUCIARY DUTY

194. The U.S. Constitution was meant to secure the blessings of liberty to natural persons and their posterity, but current officers of the United States have chosen to protect the speculative class of juridical persons instead, or more correctly, the natural persons who hide behind these juridical avatars, using them as both a weapon and a shield to siphon away an estimated $50 trillion in wealth from their fellow citizens (a number which continues to grow by $2.5 trillion each year).

195. When the natural class of persons lost 10 million homes to foreclosure between 2006 and 2014, officers of the federal government, along with its various subsidiaries—both "independent" and "sponsored"—decided to save the private system that created the problem over saving those people who, every day, do their best to make this inadequate and flawed system work. In the end, it was ironically the People who floated the private system a $29 trillion interest-only "revolving" combination of loans (that revolved from the Federal Reserve balance sheet straight onto the U.S. National Debt) so that Wall Street did not go into foreclosure; the similarly situated class of natural persons are still waiting for either Wall Street

or the United States to reciprocate, though only the United States is legally bound to do so; this complaint is filed derivatively to seek the Equal Protection that is too many years overdue.

196. Through their taxed income, natural persons also rescued Fannie Mae and Freddie Mac, who turned around and did not rescue the 200,000 homeowners whose loans were under their care. Similarly, taxpayers were forced to float Wall Street an extra $245 billion loan, yet were not allowed to float themselves a loan, to keep Americans in their homes. Those homes were subsequently bought by Wall Street Real Estate Investment Trusts (REITs) using cash—possibly taxpayer cash—and are now rented out to these 10 million former homeowners, at double the original rent price. Very few homes are being built to sell to natural persons anymore, because there is far more risk and much less reward in staking one natural person's American Dream versus helping Wall Street build 500-900 units at a time. The result of the Financial Crisis turned out to be the privatization of the U.S. housing market, where one group—American taxpayers—subsidized the initial Wall Street land grab, so that a second group—American renters—could subsidize the ever-increasing ROI for Wall Street investors, thanks to the hyperinflation of the housing market by Wall Street, whose market power was obtained with the assistance of all defendants named in this suit.

197. Congress, the Federal Reserve, Fannie Mae, and Freddie Mac acted in the interest of a small, privileged group of shareholders, in contravention to Equal Protection guidelines, providing them with $635 billion in taxpayer money and up to $29 trillion more in secret revolving loans. For this, the plaintiff prays for relief as set forth below.

ABUSE OF CONTROL

198. Since the economic crisis in 1929, Congress knew that investment banks must be

detached from commercial banks; they accomplished this through the Glass-Steagall Act of 1933. To merge them once again, in 1999, through the Commodity Services Modernization Act, knowingly created a high risk of catastrophic financial harm that was soon realized.

199. In 1998, a "trillion-dollar" hedge fund—Long Term Capital Management (LTCM)—was capitalized by leveraging only $5 billion at a ratio of 200 to 1, using unregulated derivatives, which nearly collapsed the economy because the hedge fund's clients included 15 of Wall Street's largest financial institutions. The Commodity Futures Trading Commission (CFTC) correctly saw the derivatives market as unstable and attempted to secure more regulation and transparency; then-Federal Reserve Chairman Alan Greenspan (along with Clinton era Treasury Secretaries Robert Rubin and Larry Summers) intervened, asserting that the Federal Reserve would be "quite adequate to maintain a degree of stability in the system," helping Wall Street push the Financial Services Modernization Act of 1999 through Congress, followed by the Commodity Futures Modernization Act of 2000, to ensure derivatives stayed unregulated and in the shadows. The CFTC findings concluded that "Greenspan didn't believe that fraud was something that needed to be enforced."

200. Immediately, the Dot-Com Bubble burst and took 48% of the S & P 500 and 75% of the NASDAQ with it. With the damage done to the markets, as well as retirement portfolios, the Federal Reserve dropped the Fed Funds rate from 6.5% down to 1%, prompting investors to turn to the real estate market. Wall Street was waiting with open arms, more overleveraged capital, and AAA-rated bundles of subprime high-risk debt it procured by offering interest-only NINJA loans (No Income No Job and No Assets) to first time low-income homebuyers; Wall Street needed investment vehicles quickly, to soak up the spare cash of investors who no longer Trusted placing it in the stock market.

201. Wall Street sold trillions of dollars in overrated Mortgage-Backed Securities to investors (over $1 trillion in 2006 alone). By mid-2007, however, credit rating agencies, not eager to take the blame for the imminent crash, quickly downgraded nearly $2 trillion of these securities from a AAA rating to BBB or less. According to the Financial Crisis Inquiry Report, "bankers would take those low investment-grade tranches, largely rated BBB...from many mortgage-backed securities and repackage them into new securities—CDOs. Approximately 80% of these CDO tranches would be rated triple-A, despite the fact that they generally comprised the lower-rated tranches of mortgage-backed securities." The reason for this was simple: financial institutions were only allowed to heavily overleverage their money if the offering was of the highest rating, so they decided to deceive credit rating agencies, AIG (who insured the investments) and their own customers; when these offerings were downgraded, it forced banks to come up with extra capital backing they never had from the beginning, which is why they, too, went "underwater." These fraudulent practices, discovered as far back as 1998 by the CFTC, have yet to be prosecuted.

202. As the "prime dealer" of Debt in the United States, Wall Street intermediaries have been allowed to run an unconstitutional multi-trillion-dollar money laundering business; private banks can spontaneously create money to buy a house for anyone who will promise to perform enough labor to pay 2 to 5 times the asking price of the house (prime versus subprime rates); this allows private banks to introduce their "dirty" debt-based money into the economy, where it is integrated into the system through layer upon layer of economic transactions, until it is impossible to distinguish money made of debt from money earned through labor. This piece of the money laundering scheme drives the inflation within our current economic system; the fraud piece in this scheme occurs when Wall Street, through a different unconstitutional arrangement

with Congress, “cons” a second group of investors into buying the empty debt obligation of the first group of hopeful homebuyers, in exchange for some of their labor-based money, so that Wall Street not only dumps a large portion of the risk onto others, it makes some legitimate labor-based money while doing so. “Financial intermediaries” are allowed to pay laborers a dollar to make something then turn around and sell it back to them for two dollars. Inflating prices is nothing more than deflating the value of the labor exerted to produce it, which invariably drives the laborer into debt; this inflation / debt spiral is a more opaque method than the direct coercion of labor by early religious oppressors—who pioneered this economic paradigm—but it is coercion just the same. Financial fraud, money laundering, and coercion; all because Congress gave away its Money Powers, aided and abetted by the Executive Branch, while officers of the Supreme Court sat on their hands.

203. In 2007, when the music stopped in Wall Street’s game of financial musical chairs, all the holders of debt lost. Suddenly the debt became “toxic,” but it was always toxic. The only difference in the Financial Crisis was that Wall Street accidentally got caught holding some of the debt they created. Luckily, the wealthy had the Federal Reserve, Congress, Fannie Mae, Freddie Mac, the entire Judicial Branch, and the U.S. Treasury to rescue them. The reckless disregard for the financial harm Wall Street profiteering causes when it is connected to the real economy constitutes a wanton Abuse of Control by all the officers of the United States, who are there to represent the interests of the People who pay their salaries. For this, the plaintiff prays for relief as set forth below.

CORPORATE WASTE

204. The job of the People’s government is to serve the general Welfare. As a business, not only have they failed to provide this service, but while they fail, they also manage

to consistently operate $1.5 trillion in the red each year; they are currently $35 trillion in debt overall. The reason for this is that the People's government is really a front for a much larger unconstitutional operation conducted on behalf of Wall Street and big business, to 1) launder their privately created debt into U.S. currency, 2) transfer their toxic assets and sunk costs onto the "National Deficit" (R & D, economic infrastructure, military protection of shipping lanes and various other "interests abroad," raw resource extraction costs, etc.), 3) pay Wall Street (in taxpayer interest payments) to take back some of the National Deficit they create and make more (personal) debt out of it, 4) pay the private sector's inflationary asking prices using taxpayer money (aka "subsidies") so Americans can afford "privatized" food, health care, energy, and other essential needs, and 5) pile the costs of every negative externality they create—through their for-profit corner-cutting—onto the victims of it (like the Financial Crisis, pollution, poor health outcomes, etc.). The United States government has collectively deluded themselves into believing that these large-scale corporate-controlled financial and business activities have something to do with the general Welfare of the taxpayer / shareholder and therefore the plaintiff has no choice but to name them as a principal and an agent in this derivative complaint.

205. The Social Security program promised "economic security for the elderly," but through the Social Security Amendments of 1983, Social Security turned into a Ponzi Scheme where current taxpayers—who believe they are investing in themselves—are actually paying for the retirement of America's current seniors, who had their payroll taxes taken from the Social Security Trust Fund to pay for various private sector activities (like a public facing war to secure private sector raw resources and provide private companies with billions in defense and infrastructure contracts). Since 1983, $2.7 trillion has been taken from the People's pension fund, leaving the elderly with an "IOU" that is subsequently tacked onto the People's "National

Deficit" through the façade of calling it "intragovernmental debt." Translation: taxpayers are being forced to cover the interest payments on money that was borrowed from them; money that they will never get back. This misappropriation of public funds—embezzlement—by the People's government against its own shareholders, is a crime that comes with no statute of limitations (18 U.S. Code § 641, Penal Code § 424 PC).

206. Through the American Recovery and Reinvestment Act of 2009, Congress charged the American taxpayer $831 billion to resuscitate the economy Wall Street killed. A closer look shows that it allotted 1) $237 billion in stimulus checks to individuals, so they could give it to private sector businesses to procure essential needs, 2) $51 billion to keep private sector companies profitable, 3) $155 billion to improve private sector healthcare, 4) $105 billion for private sector companies to improve the People's public infrastructure, 5) $32 billion for Communication and Energy improvements so that private companies can run U.S. public Communication and Energy Grids. If taxpayer money was directly invested in the People's general Welfare, using Congressional Money Powers how they were originally intended—through a National Public Bank—the real economy of Main Street would once again be detached from the financial economy of Wall Street; estimates show that government spending would drop from the $6 trillion a year to under $1 trillion—an 83% reduction in spending. The fact that Congress spends six times the amount needed to provide for the general Welfare and still fails to properly secure it amounts to gross mismanagement and misappropriation of funds, as well as gross incompetence and negligence by officers sworn to perform these duties.

207. Further, Federal Reserve losses from a fourth round of Quantitative Easing (2020-2022), are expected to cost taxpayers around $760 billion over the next ten years. This will invariably be shunted onto the National Deficit as well, at a rate of 3.28 % interest (and rising).

Because the Federal Reserve was created by an Act of Congress, and Congress operates to serve the People, Congress must be held responsible for all damages incurred through the gross mismanagement of funds, and diversion of taxpayer money toward improper purposes.

208. The U.S. economic system is flawed at the root. Currently, the job of government is to hide this flaw, which consequently costs the taxpayer over $6 trillion a year. Without this financial backstop, the current U.S. economic system would collapse. To make government smaller, a more sustainable economic model will need to be built, which must begin with the correct application of money. Privately created money has no value backing it except the labor of the American people; it is a bottomless hole of debt into which Americans are forced to continually shovel their labor. All intermediary “rent,” profit, price gouging, and similar monetary costs added to goods and services beyond the cost of labor is simply more indebtedness that gets transferred onto the laborer with their every purchase; no amount of regulation can protect the consumer from the eventual “debt spiral,” which is built directly into the economic model. $2.7 billion was invested by Defendant Banks to incentivize Congressional representatives to continue covering up this flaw; a simple constitutional ruling by the Supreme Court can force Congress to separate public labor-created money from private debt-created money, instead of allowing them to deceivingly coexist behind the façade of a single ‘national currency.’ The Constitution is an economic document; government is instituted—through this document—to manage the economic environment to best serve the general Welfare and Equal Protection of its people. The Supreme Court is hired to keep the original spirit of the U.S. Constitution intact, so it cannot be bent toward the “special interests” of any one group. Money—more so than guns, free speech, or the privatization of public funding—is clearly defined within the Constitution. Unlike guns, free speech, or privatization of taxpayer money, the

Supreme Court has no space to reinterpret the originalist meaning of the Constitution when it comes to money and how it is created, spent, regulated, taxed, or borrowed; it is, in fact, the most clearly enumerated set of powers within our founding document, yet still we fail to get it right.

209. The $760 billion in Federal Reserve losses on QE4, the $740 billion a year interest payment on Wall Street's share of the National Debt, the $831 billion American Recovery and Reinvestment Act precipitated by Wall Street's Financial Crisis, and the $100 billion a year in private business subsidies; all represent losses piled onto the U.S. taxpayer, along with a further $5 trillion a year in unnecessary federal spending to sustain this unsustainable economic model. For this, the plaintiff prays for relief as set forth below.

UNJUST ENRICHMENT

210. Congress utilized taxpayer money to float loans to Wall Street banks through TARP, allegedly to stabilize the economy they directly destabilized. Not surprisingly, Wall Street executives and traders illegally compensated themselves with this money; overall, more than 4,500 employees from companies that received TARP funding were paid at least $1 million each in "bonuses."

211. As Warren Buffet put it, derivatives are "financial weapons of mass destruction," which start by creating a giant wave of overleveraged debt, that crashes down on sections of the economy (stock market, housing, retirement pensions, smaller banks, low-income and rural neighborhoods, etc.), then drags away real assets, initiating a giant wealth transfer from Main Street to Wall Street.

212. Since the Commodity Futures Modernization Act of 2000, the steady transfer of $2.5 trillion a year in wealth from the bottom 90% to the top 1% parasitically hovering over them has not ceased; wherever privately created money goes—or does not go—people will feel the

sting. Distressed communities and rural areas (whose local banks are rapidly disappearing) get financially starved out, creating banking, healthcare, and food "deserts." If the land is seen as undesirable, a freeway will be built on it to connect two more desirable areas together, driving out any remaining residents. If the land is seen as desirable, gentrification will take the land out from under those living on it and push them toward areas now referred to as environmentally "racist." If the people on the land appear "upwardly mobile," Wall Street will buy up the residential and commercial real estate and use inflationary mechanisms to parasitically drain whatever excess wealth they possess.

213. Officers of the Federal Government have chosen the most wasteful, inefficient, and ineffective way to provide for the general Welfare: they not only wait until the entire general Welfare is in jeopardy before reactively addressing it but choose to protect the very area of the private sector that caused the catastrophe, instead of protecting the people who elected them and pay their salaries.

214. Once Citizens United v the FEC (2010) was passed, it now takes $24 million for non-incumbents to win a seat in the Senate, and $3.5 million to do the same in the House of Representatives. Whoever is paying for that victory expects a Return on Investment, and 90% of Americans do not have enough money to buy a Congressional Representative, let alone a Judicial or Executive Representative.

215. Through the current money conduit created by the United States government—which uses National Debt to leverage private debt, then launders it into labor-based money by extracting it from the paycheck of the American debtor, where it is funneled through loan servicers into the portfolios of Wall Street investors—$2.5 trillion a year in wealth is transferred from the American worker into the pockets of those clever enough to create this conduit, and

wealthy enough to convince our federal government to legitimize its use.

216. $4.5 billion in unauthorized taxpayer bonuses and $2.5 trillion a year in wealth extraction; for 90 % of Americans, this amounts to taxation without affordable representation. For this, the plaintiff prays for relief as set forth below.

Plaintiff Had No Choice But To Bring This Derivative Action

217. Will the private sector spend a dime of their free speech to implore officers of the United States to put the general Welfare ahead of their own interests? Not likely. Will officers of the United States accept private sector money but refuse to address any of their special requests? Also, not likely. For this, the plaintiff has no choice but to bring this derivative action, to hold the United States accountable to its Constitutional bylaws.

218. Defendant Banks have used their privately created debt-based money to purchase control of the United States governing body; through acts of commission and omission, United States officers have aided and abetted in crimes of fraud, extortion, money laundering, coercion, bribery, confidence schemes, swindling, etc., all of which constitutes dereliction of duty and gross negligence on the part of the officers sworn to "support and defend the Constitution of the United States" and "faithfully discharge the duties of the office" to which they are assigned. Without shareholder intervention, this arrangement will continue until it forces government insolvency, which will likely be followed by violence between otherwise united citizens who have been forcibly divided by the hostile takeover of the People's United States Money Powers. For this, the plaintiff prays for relief as set forth below.

COUNT I

EMBEZZLEMENT OF PUBLIC FUNDS 18 U.S.C. § 641 and 18 U.S.C. § 644 pursuant to 11 U.S.C. §§ 362, 11 U.S.C. § 501, 11 U.S.C. § 524, Federal Rules of Civil Procedure 9011, 24 C.F.R. § 203.500 et seq.; 24 C.F.R. § 203.5(d), 24 C.F.R. § 203.5(e)(3), 50 U.S.C. App. § 521, 28 U.S.C. §§ 2201 and 2202), 31 U.S.C. § 3729(a)(1)(A), (a)(1)(B), (a)(1)(C) and

(a)(1)(G) (2009), and 31 U.S.C. §3729(a)(1), (a)(2), (a)(3) and (a)(7), 12 U.S.C. § 1833A (FIRREA), 50 U.S.C. APP. §§ 501, et seq., as well as HERA (2008) P.L. 110-289, 12 U.S. Code § 226, 12 U.S.C. § 371, and EESA (2008); P.L. 110-343, div. A, WITH RESPECT <u>TO LOAN SERVICING, FORECLOSURE and BANKRUPTCY PROCEDURES</u>

219. The allegations in paragraphs 1 through 218 above are incorporated herein by reference.

220. Embezzlement is the misappropriation of government funds by someone who was entrusted with a duty of care; as in larceny, the measure of the crime is not based on what the embezzler might gain, but what loss has been incurred to the shareholder.

221. Defendant Banks violated FHA and MHA foreclosure requirements; they violated federal laws, program requirements and contractual requirements governing loss mitigation; they initiated foreclosures where the borrower was in good faith actively pursuing a loss mitigation alternative offered by the Bank; they commenced collection activities against the debtor or the debtor's property without court authorization, or in violation of 11 U.S.C. § 524, or the automatic stay under 11 U.S.C. § 362; they commenced collection activities seeking to recover debts that had already been paid or satisfied; they received monetary incentives from the Federal government in exchange for the commitment to modify defaulting borrowers' single family residential mortgages, which they failed to honor. As a result, the FHA incurred hundreds of millions of dollars in damages with respect to claims paid for loans knowingly made to unqualified borrowers.

222. The United States Treasury Department bought $254 billion in toxic assets from Defendant Banks, that were valued at only $176 billion—or $78 billion above then-market value for assets that were essentially worthless (i.e., no one would have ever purchased them). Spending taxpayer money outside the boundaries of the general Welfare and Equal Protection

for any officer of the federal government represents a misappropriation of public funds.

223. $5.4 billion of TARP subsidies to Defendant Banks were reallocated to pay million-dollar bonuses to approximately 5,000 of their traders and bankers, against the terms of the TARP agreement and outside Congressional authority to tax and spend toward the General Welfare. No investigation of these violations, per 18 U.S.C. §203 and 18 U.S.C. §208, were ever filed.

224. Defendant United States government, through the TARP agreement, gave away $227 billion in taxpayer money to over 84 separate banks, mortgage services, and state housing organizations, none of which was ever meant to be repaid. There is a clear effort to hide this payout, by instead showing the profits made for the United States ($109 billion overall) by other banks (mostly government-sponsored / acquired enterprises like Fannie Mae, Freddie Mac, and AIG) that were capitalized by total taxpayer expenditures of $635 billion.

225. Hidden among these "non-returnable" subsidies is much more than the $25 billion allegedly collected from the five Defendant Banks (Bank of America, Citigroup, JPMorgan Chase, Wells Fargo, and GMAC) in the United States, et al. v. Bank of America Corp., et al. settlement, for alleged wrongdoing where no convictions were ever secured; this case was kept open by the District Court, presumably because not enough "justice" was done; the Court was correct in its presumptions.

226. Another $18.3 billion in TARP money was given to eight investment trusts as part of a "public-private partnership" that ultimately realized a profit of $4.34 billion ($18.3 invested, $22.64 billion gained). All eight trusts purchased illegally foreclosed properties at half the price (and one-fourth the interest rate) offered natural persons; all gains made in these "partnerships" represent rent systematically extracted from Americans by raising it from 10-14.3% a year since

these foreclosures were purchased, which logically coincides with "increased demand" in the rental sector when 10 million former homeowners became 9.4 million new renters. There was a significant drop in home ownership from 2004 (90 million owner-occupied homes) to 2016 (81 million owner-occupied homes); this 8-9 million in single family home transfers—5.5% of total U.S. housing—proved to be enough to encourage local small investors—who number 27% of total U.S. rental property owners—to exorbitantly raise their rental prices as well, which has accelerated to as much as 14.3% a year. Rents are so high now that renters essential pay 12% of the purchase price of these homes every year, meaning renters could own these homes outright in a little over eight years, if, of course, some private bank would lend to them.

227. The FDIC chose to seize failing IndyMac, costing The United States $10.7 billion. The rescues of AIG cost American taxpayers $67.9 billion ($182 billion when adding the Federal Reserve's contribution). While the failures of Fannie Mae, Freddie Mac, IndyMac and AIG netted someone in government $114.5 billion, it was not the American taxpayer, who put up $270 billion in the rescue, which was piled onto the National Debt, where it accumulates interest for Wall Street primary banks, or commissions for their brokers, when they sell pieces of this debt off to American holders of treasury bonds. Americans will pay the interest on the total $889 billion in perpetuum.

WHEREFORE, the plaintiff prays for relief as set forth below.

COUNT II

VIOLATION OF EQUAL PROTECTION U.S. Const. amend. V, § 2 and U.S. Const. amend. XIV, § 1, cl. 3 pursuant to 42 U.S.C. § 3604, Per 42 U.S.C. § 3605, and Per 42 U.S.C. § 3608, and Title VI, 42 U.S.C. § 2000d et seq., and Title VII, 42 U.S.C. 3601 et seq., and 29 U.S.C. 794 § 504, and 15 U.S.C. 1691 et seq., and 12 U.S.C. 1735f–5(b), and 24 CFR § 6.1, and 12 U.S.C. 1701u WITH RESPECT TO LOAN ORIGINATION, SERVICING, and FORECLOSURE PROCESSING

228. The allegations in paragraphs 1 through 218 above are incorporated herein by

reference.

229. Equal Protection laws recognize a class of juridical persons (see headnote to Santa Clara County v. Southern Pacific Railroad Company, 118 U.S. 394 [1886]) that were protected by Defendants Congress and Federal Reserve during the 2007-2008 Financial Crisis at the expense of a similarly situated "unprotected" class of natural persons, who do not give up their individual rights simply by being incorporated as the "help" used to drive the wealth of juridical persons.

230. Evidence that the typical white-owned bank was ten times more likely to receive TARP money in the CDCI program than a black-owned bank violates areas of Equal Protection pursuant to 42 U.S.C. § 3604, Per 42 U.S.C. § 3605, and Per 42 U.S.C. § 3608, as well as Title VI, 42 U.S.C. § 2000d et seq., and Title VII, 42 U.S.C. 3601 et seq., and 29 U.S.C. 794 § 504, and 15 U.S.C. 1691 et seq., and 12 U.S.C. 1735f–5(b), and 24 CFR § 6.1, and 12 U.S.C. 1701u.

231. The NAACP, as well as entire cities like Baltimore and Memphis, were able to file lawsuits and secure several million dollars in settlements for steering Blacks and Hispanics into predatory subprime loans—often when they were perfectly qualified for prime fixed rate loans—only to hastily foreclose upon them later; Baltimore saw half of foreclosed homes sit vacant after the Crisis swept through their city; 71% sat vacant in predominantly black neighborhoods. While those most vulnerable were highly targeted for predatory loans, their government completely neglected them when it came time for Equal Protection; when federal government stepped in with its financial hand slapping—only after these city lawsuits gained traction—it appeared more to protect juridical entities from a class action lawsuit so large it would have assuredly shut down Wall Street's hostile takeover of U.S. housing.

232. Laws are neutral on their face, which reasonably leaves officers of the United

States accountable when standards of Equal Protection are not met; usually, it is a standard through which only officers of The United States can reasonably be held accountable. However, anyone exercising Congressional Money Powers to create U.S currency, which also a) requires them to hold a portion of the United States National Debt, and b) consequently receive a steady stream of taxpayer interest payments on said Debt, would fall under the Congressional authority to Tax and Spend, and thus hold Defendant Congress (and its government-sponsored enterprises) accountable for any misuse of its sovereign Money Powers.

233. 66% of loans originated in the U.S. are "conforming" loans accepted by government-sponsored loan aggregators like Fannie Mae or Freddie Mac, meaning that borrower's credit scores are within acceptable limits and they are capable of making the required down payment. Evidence shows that minorities, as well as low-wage workers and first-time homebuyers, are given "subprime loans" when they are perfectly "qualified" to receive the Equal Protection that prime rates provide.

234. Subprime borrowers are automatically subjected to higher interest rates (as much as 7-9% higher), larger down payments, smaller loan amounts, higher fees, longer repayment periods, and "adjustable" interest rates, but it was the "interest-only prime (teaser) rate which adjusts in three years to a principal-plus-subprime interest rate loan right when the Federal Reserve spikes the overall interest rate by an additional 4.25%" that brought the subprime house of cards down in 2007.

a. Example: on a $100k loan, the wealthier second-home buyer would have paid $477 per month throughout the Crisis on a 4% fixed rate loan which included principal and interest. The minority / low wage / first-time borrower would have paid an interest-only teaser rate (4%) loan in 2003 of $333 per month, which would balloon to a principal and interest payment of $1,304 per month in 2006, as the subprime rate would climb from 11.24% to 15.49% because of the Federal Reserve's alleged attempt to stop the issuance of future subprime origination, with apparently no "intelligence" about how that would affect 10 million current subprime mortgage holders.

235. Our Congressionally fashioned monetary system forced hard-working lowly-paid Americans to pay three times more to secure their essential need of shelter than a non-working highly paid investor, then hastily evicted them when their homes went "underwater," which subjected them to rent from the same juridical entities that defrauded them. This does not qualify as Equal Protection under Constitutional law.

236**.** In the 2007-2008 Financial Crisis, two classes of persons—one juridical and one natural—were tied together through holding the same predatory loans. Congress chose to protect the 991 juridical persons, by loaning them $635 billion. 139 are delinquent on their payments; 84 more have not paid back a cent. No foreclosure proceedings have been initiated for these delinquencies. Meanwhile, 10 million natural persons were the victims of foreclosure. Defendants Congress and the Federal Reserve (who put up an additional $29 trillion in revolving loans to this same juridical class) left the class of natural persons wholly unprotected. A third class of persons—the American taxpayer—was also left unprotected; they are similarly situated by consequence of being forced to pay for all the mistakes of juridical persons, as well as Defendant Federal Reserve (for triggering the 10 million foreclosures), and Congress (for neither defaulting on Wall Street banks and taking permanent ownership of them nor creating its own public bank to protect the 10 million homeowners seeking shelter, as was the precedent set in the 1929 Crisis). $1.73 trillion has been directly added to the National Debt through bailouts that were precipitated by the negligence, gross negligence, and gross incompetence of all named

Defendants, which will cost the natural class of similarly situated taxpayers $57 billion a year in perpetuity. Meanwhile, another $3.6 trillion was directly added to the National Debt by Federal Reserve Quantitative Easing, costing these taxpayers another $118.5 billion in perpetual interest payments on the National Debt, or $175.5 billion a year overall. Since QE started, the National Debt has jumped another $25.62 trillion, driving the overall interest payment up from $227 billion in 2007 to $1.14 trillion in 2024—a perpetual $913 billion a year tax burden to the working class of natural persons, all because of the unequal protection afforded each American, as well as the inability of Defendant United States and its subsidiaries to competently promote the general Welfare, as is their sworn duty.

WHEREFORE, the plaintiff prays for relief as set forth below.

COUNT III

VIOLATION OF TAXING AND SPENDING CLAUSE U.S. Const. ArtI.S8.C1.2.1 pursuant to EESA (2008); P.L. 110-343 div. A, and HERA (2008) P.L. 110-289, as it relates to U.S. Const. amend. XIV, § 1, cl. 3 pursuant to 42 U.S.C. § 3604, Per 42 U.S.C. § 3605, and Per 42 U.S.C. § 3608, and Title VI, 42 U.S.C. § 2000d et seq., and Title VII, 42 U.S.C. 3601 et seq., and 29 U.S.C. 794 § 504, and 15 U.S.C. 1691 et seq., and 12 U.S.C. 1735f–5(b), and 24 CFR § 6.1, and 12 U.S.C. 1701u
WITH RESPECT TO LOAN SERVICING

237. The allegations in paragraphs 1 through 218 above are incorporated herein by reference.

238. Congress used taxpayer money to buy the "toxic" debt of one group of "persons"—financial corporations—at the same time they were selling off the "toxic" debt of another group of persons—200,000 similarly-situated American homeowners; both were federally financed (corporations by TARP, homeowners by the FNMA and FHLMC), therefore both fall under the Equal Protection umbrella established in Title VI, 42 U.S.C. § 2000d et seq., and Title VII, 42 U.S.C. 3601 et seq. Meanwhile, the precedent for handling this situation was

already set by Defendant Congress in 1933, who used their Constitutionally mandated Money Powers to bypass the Federal Reserve and create the Home Owners' Loan Corporation (12 U.S.C. §§ 1461-1468), a public bank which a) perfectly utilized Congressional Money Powers, b) stayed within Taxing and Spending Clause parameters, and c) provided for the Equal Protection of American homeowners during the 1929 financial crisis.

239. Congress a) did not Tax and Spend toward the general Welfare, and b) broke with a successful and long-established precedent to avoid doing so. The monetary system Congress created—through the Federal Reserve Act (1913), Gramm-Leach-Bliley (1999), and The Commodity Futures Modernization Act (2000)—creates a perfectly designed conduit that private juridical entities now use to extract an estimated $2.5 trillion a year in wealth from the bottom 90% to the top 1%—in contravention of Equal Protection laws designed to prevent officers of the United States from unjustly enriching one similarly situated class of persons at the expense of another.

WHEREFORE, the plaintiff prays for relief as set forth below.

COUNT IV

CONSPIRACY TO DEFRAUD THE UNITED STATES 18 U.S.C. § 371, to enact private equity transfers of wealth through Federal Agencies pursuant to HERA (2008) P.L. 110-289, 12 U.S. Code § 226, 12 U.S.C. § 371, and EESA (2008); P.L. 110-343, div. A UNFAIR AND DECEPTIVE CONSUMER PRACTICES WITH RESPECT TO LOAN SERVICING

240. The allegations in paragraphs 1 through 218 above are incorporated herein by reference.

241. The evidence, established in United States, et al. v. Bank of America Corp., et al. 1:2012cv00361(D.D.C. 2012) states that the Defendant Banks and their affiliates a) deceptively and illegally originated then foreclosed upon homes in contravention of HUD and FHA loss

mitigation guidelines; this aggressive pattern of foreclosure and resale to affiliated investment trusts turned at least 9.4 million former homeowners into potential “Wall Street tenants.” During this process, the Defendant Banks, public entities FNMA and FHLMC, and the Federal Reserve, all of whom had the capacity to help these distressed homeowners by originating fixed-rate loans, failed to offer any assistance. Further, the Federal Reserve, who triggered these foreclosures with its fed rate policies between April 2004 and June 2007, proceeded to recapitalize Defendant Banks with $29 trillion in secret revolving loans, drop the fed funds rate to zero, and tighten loan restrictions for natural persons, all to the sole benefit of these larger commercial real estate investment trusts, which evidence shows are being substantially capitalized by banks that received bailout money from the American taxpayer.

a. Evidence also shows that these newly capitalized Real Estate Investment Trusts bought up foreclosures—sometimes 100 at a time—in cash, often for several thousand dollars above “asking price,” which easily outbid all individual home buyers, which forced potential homebuyers to instead become the tenants of these “single family” rental properties, as homebuying opportunities were erased in those communities. The outbidding and subsequent raising of rent by 10-15% each year caused smaller investors to follow suit; because these private investment trusts can play a longer game, with the ability to deduct losses and thus eliminate their lower capital gain tax threshold, they admittedly do not mind “riding out” lower occupancy rates, knowing that the market will eventually rise to their higher asking price and leave no choice for those seeking shelter.

242. While in conservatorship and thus accountable to the United States, FNMA and FHLMC hired private commercial real estate CEOs who turned these government-held entities into loan originators and servicers for Real Estate Investment Trusts, whose key investors were

Defendant Banks that received both bailout and subsidy monies from TARP. In 2023, both the FNMA and FHLMC still remain in conservatorship and still make large commercial property loans to Wall Steet Investment Funds that were subsidized with TARP funding. This has helped create two new similarly situated classes—landlords and tenants—whose unequal protection is now irreversible without intervention, either by an Act of Congress, or by a ruling from this Court. The fact that this transfer of wealth has been run directly through the federal government creates grounds for relief under 18 U.S.C. § 371, as well as U.S. Const. ArtI.S8.C5.1, U.S. Const. ArtI.S8.C2.1, U.S. Const. ArtI.S10.C1.2, U.S. Const. amend. V, § 2 and U.S. Const. amend. XIV, § 1, cl. 3.

243. According to the first audit of The Federal Reserve since its creation in 1913, the GAO discovered that the Fed had given "financial assistance" to corporations foreign and domestic with secret revolving loans of over $16 trillion (new findings put the figure at $29 trillion). To not let anyone in government know is to defraud the United States; for the United States to do nothing about it makes them a principal in a charge of aiding and abetting this fraud, part of an overall conspiracy to defraud the American People. The GAO report found that the Fed condoned clear conflict of interest within the "inner workings of the Fed's emergency lending programs." Findings support grounds for conspiracy to defraud and violations of Equal Protection, but also leave officers of Congress open to charges of gross negligence: they alone were given the Constitutional authority to create, regulate, tax, and spend United States currency toward the general Welfare but decided instead to delegate 100% of this authority to private money creating institutions with no apparent intelligible principle attached.

244. Congressional officers have defrauded the American People with the passing of the Gramm-Leach-Bliley Act of 1999 and the Commodity Futures Modernization Act of 2000,

which gave Wall Street the ability to create a pipeline from subsidiary Commercial Banks (who originate the home loans of Americans) straight to Investment Bank parent companies, so that the wages of Americans could be leveraged multiple times into high-risk securitized debt instruments. This public sector legislation brokered a private sector transfer of wealth that could operate outside public authority to regulate. It started when Congress chose to outsource its intermediary role as the creator and regulator of money to the Fed, then (through Gramm-Leach-Bliley) allowed Wall Street investment banks to again control the money their subsidiary commercial banks create. This consequently granted Wall Street access to a bottomless well of Congressionally legitimized U.S. currency—through the Federal Reserve—which they parasitically drained at an unsustainable rate. When all the laborers leveraged to legitimize this money creation backed out of their debt "obligation," the Federal Reserve had to save Wall Street to save itself, so doubled down on its initial error and injected another round of currency into the monetary system, also unbacked by any labor, to apparently cancel out the toxic debt from the first debacle, somehow not understanding (or not caring to understand) that the U.S. currency initially drained from it by commercial banks was already out in the economy, meaning they had just doubled that amount (through "Quantitative Easing") while adding nothing of real value to back (or counter) it. If all that money would have hit the economy at once, the ensuing hyperinflation would have decimated U.S. currency and forced a restructuring of Congressional Money Powers. Likely, the Fed instructed banks to sit on the money awhile in exchange for having kept them solvent, though the inflation has been leaking out in barely tolerable amounts ever since.

245. To cover their tracks when the economy crashed, the federal government pretended to punish Wall Street with serious allegations (in United States, et al. v. Bank of

America Corp., et al.) followed by a conviction-free settlement, after it had already bailed them out both publicly—through the Troubled Asset Relief Program (TARP), and privately, through the Federal Reserve revolving loan scandal. In the last Financial Crisis, the "Great Depression" of 1929, Congressional officers circumvented the Federal Reserve and created \ several public banks (the HomeOwners' Loan Corporation, the Reconstruction Finance Corporation, Fannie Mae and Freddie Mac) to disseminate Congressionally created and regulated U.S. currency, as is their Constitutional duty. To shirk this precedent to the detriment of the entire world cannot be seen as simple incompetence or negligence but warrants more serious criminal charges exacerbated by evidence of clear intent and premeditation.

WHEREFORE, the plaintiff prays for relief as set forth below.

COUNT V

VIOLATIONS OF U.S. Const. ArtI.S8.C5.1, U.S. Const. ArtI.S8.C2.1, U.S. Const. ArtI.S10.C1.2, U.S. Const. amend. V, § 2 and U.S. Const. amend. XIV, § 1, cl. 3 WITH RESPECT TO MONEY CREATION AND REGULATION

246. The allegations in paragraphs 1 through 218 above are incorporated herein by reference.

247. There are no direct Constitutional ties between privately created money and Congressional Money Powers. At best, Briscoe v Bank of Kentucky 36 U.S. (11 Pet.) 257 (1837), which serves as the only attempt by a Supreme Court to justify private money creation, offered that privately created money simply lies outside the boundaries of Constitutional authority to regulate. Because the Supreme Court has skirted any ruling about the Constitutionality of private money creation, Congress was never legally allowed to create or fund the Federal Reserve, let alone rescue Wall Street when it crashed in the Financial Crisis of 2007-2008.

248. The plaintiff respectfully requests a Supreme Court ruling: the Federal Reserve is a publicly created entity—an agent of Congress and the United States—and negligently protected one class of juridical persons at the expense of a similarly situated class of natural persons, in violation of the general Welfare and Equal Protection which it must extend without prejudice to all equally created persons, whenever it exerts its Congressionally delegated authority to create, regulate, and spend United States currency. The United States Congress, by virtue of creating the Federal Reserve, is legally accountable for any damages the Fed inflicts upon the general population, yet it has not been in the People's best interest that the "buck" always stops with their government and thus their taxed dollars. The People have a right to know if they have a Constitutionally legitimate Central Bank or not; they also have a right to know if they have a Constitutionally legitimate Central government or not. The taxpayers have no legal obligation to fund either entity if it does not work for them or serve their general Welfare. If the Federal Government does not work for the People, then there can be no implied contract between them (taxation without representation) and the People would be advised to rightfully seek the discontinuation of their federal taxpaying obligations. If the Court determines, however, that the Federal Government is indeed the People's property—as it clearly states within the Constitutional Charter—then the People, who pay the officers of the Federal Government to do their sworn duty, would need the Supreme Court to further determine whether the Federal Reserve was created to disseminate Congressional Money Powers, or for some other unconstitutional purpose. If it is determined that the Federal Reserve is indeed the property of the People, then it would behoove officers of Congress to utilize 12 U.S.C. § 371 to establish community banks in all underserved communities, which could originate loans at a fixed fed funds rate for all working Americans. The People would not need nearly as much in revolving

loans as Wall Street needed (estimated somewhere between $16 trillion and $29 trillion).

249. If the Supreme Court determines that Congress has no obligation to control the juridical offspring it creates, then the People respectfully demand that Congress cut the Federal Reserve loose from the People's tax payroll, as well as all the National Debt the Federal Reserve has piled onto the People—$11.144 trillion in all, or $367 billion a year in taxpayer interest payments—which would allow Defendant Congress to finally reinstate its original Central Bank, fill it with the taxpayer money, and begin to disseminate the general Welfare and Equal Protection as it was originally intended.

250. Additionally, Congress broke precedent by not identifying the Federal Reserve's history of failures in the past, and the history of how Congress remedied those failures. In every economic crisis, the injection of Constitutionally approved Congressional loans—through public banking entities—has stabilized the economy, while fulfilling its duty to those most vulnerable to the mishaps of private money creation. This claim is judiciable because a specific dollar amount, allocated toward the general Welfare of the neglected group, would satisfy the current requirements of Equal Protection.

WHEREFORE, the plaintiff prays for relief as set forth below.

COUNT VI

FAILURE TO PERFORM ONE'S LEGAL DUTY pursuant to 12 U.S.C. § 371, 42 U.S.C. § 2000e. 28 U.S.C. § 586 and 11 U.S.C. § 101, et seq., 42 U.S.C. 3613 SEC. 813. (e) and 42 U.S.C. 3614 SEC. 814. (a)(b)(d), H. R. 7152 TITLE II SEC. 206. (a)(b), 42 U.S.C. 2000e et seq., and 42 U.S.C. 3610 SEC. 810 (a)(c) and 42 U.S.C. 3612 SEC. 812 (a), 42 U.S.C. 3613 SEC. 813 (a)(c), 42 U.S.C. 3614–1 SEC. 814A (c) WITH RESPECT TO INITIATING CIVIL ACTION WITHIN THEIR CAPACITY AS PUBLIC SERVANTS

251. The allegations in paragraphs 1 through 218 above are incorporated herein by reference.

252. The Federal Reserve, HUD, the Justice Department, and the Attorney General

each had the capacity (and the evidence) to act on behalf of the homebuyer, who is also the laborer, taxpayer, and consumer within the economic equation, but instead chose to save the intermediaries, who conveniently place themselves between Americans and their Dreams, to financially prey upon their pursuit of life, liberty, and happiness. Intermediaries never add to the value of anything, only to its price. If it wasn't for the onslaught of civil lawsuits by local governments, who experienced the devastation of their cities up close, the United States government and its affiliates would have never acted on the matter at all. The staged lawsuit, United States, et al. v. Bank of America Corp., et al., brought all state Attorneys General together to investigate, indict, and formally charge the private banking system, only to stand in front of a judge of the District Court for the District of Columbia with no intention to seek a conviction, a formal acknowledgement of guilt, or any avenue to pursue class action damages. The judge declared the case remain open to any new findings, apparently to the dismay of both sides.

253. Long before the "regulatory branch" of United States government shirked its duties, the "investment branch" of the government—Congress—had opted to financially invest the taxpayer's money (through TARP) to capitalize private intermediaries instead of natural persons, followed by government affiliates Fannie Mae and Freddie Mac selling these same intermediaries all the foreclosures on their books at a 30-50% discount, successfully transferring a significant chunk of Main Street over to Wall Street, as well as helping provide them with at least 200,000 former homeowners now in need of shelter.

254. Predominantly Black and Hispanic neighborhoods in several cities were devastated by foreclosures; many of these homes sat vacant because no private investor was interested in buying them up. Apparently, they were only valuable to the Americans who originally purchased them, and apparently, these Americans were of no value to the officers of

the United States sworn to uphold their general Welfare.

255. The Federal Reserve's job is to keep prices stable, interest rates moderate, and Americans employed; these are general Welfare considerations, which imply that the Fed works for the People. Not only did the Fed fail to achieve any of its objectives, but the Fed also chose to protect the class of juridical entities over—and at the expense of—natural persons. First, the Fed deliberately drove interest rates so high, it put 10 million Americans out of their homes and 9 million out of their jobs. Next, it recapitalized financial intermediaries, who used the moment to seize enough homes to control rent prices for the next decade, which have doubled in less than eight years. Because banks shut down lending opportunities for individual borrowers, virtually all housing growth after the financial crisis occurred in rental units, with more than half of the growth occurring in single-family rental units. Institutional investors—limited liability companies and real estate corporations—now own well over a third of all rental units (17.4 million and climbing), all because the Federal Reserve dropped several helicopters worth of money down to save juridical intermediaries instead of natural persons.

256. The United States has a strong and well-drafted shareholder agreement in place; there are no minority shareholders when people are "created equal" and have Equal Protection under the law. Because Congress has failed to perform its monetary duties, people are left without the opportunity to contribute and thus be justly compensated; next they are treated as if they have "less stock" invested in the United States, which further gives them a disadvantage when attempting to change this unequal arrangement.

WHEREFORE, the plaintiff prays for relief as set forth below.

COUNT VII

FAILURE TO PERFORM ONE'S LEGAL DUTY pursuant to JUDICIAL OATH OF OFFICE 28 U.S. Code § 453, 42 USC Section 1983, WITH RESPECT TO RULINGS ON UNCONSTITUTIONAL CONGRESSIONAL STATUTES

257. The allegations in paragraphs 1 through 218 above are incorporated herein by Reference.

258. Marbury v. Madison 5 U.S. 137 (1803) and Baker v. Carr, 369 U.S. 186 (1962) established the ability for the Supreme Court to review and strike down acts of Congress if the Court deemed them to be unconstitutional. They have recently utilized this authority in Citizens United v. Federal Election Commission, 558 U.S. 310 (2010), Dobbs v. Jackson Women's Health Organization, No. 19-1391 (2022), National Federation of Independent Business v. Sebelius, 567 U.S. 519 (2012), and Students for Fair Admissions Inc. v. University of North Carolina / President & Fellows of Harvard College 600 U.S. __ (2023), among others. The Supreme Court's failure to ever make a definitive ruling on the constitutionality of privately created money is central to 1) the last several Financial Crises, 2) accelerating inflation, 3) accelerating National Debt, 4) accelerating wealth inequality, 5) increasingly poor health outcomes, 6) the downgrading of our Democracy, 7) the inability to curb greenhouse gas emissions, 8) the current political divisiveness and subsequent erosion of shareholder trust, which itself is precipitated by 9) the perception that government appears either unwilling or unable to provide for the general Welfare or Equal Protection of its citizens.

259. The passing of the Federal Reserve Act allowed the Money Powers to be extended to private commercial banks; Gramm-Leach-Bliley allowed them to merge with private investment affiliates. The Commodity Futures Modernization Act allowed these banks to operate Congressional Money Powers in the shadows. Citizens United v. the FEC allowed the purchase of Congressional officers by these banks, to protect their narrow interests. The Emergency

Economic Stabilization Act allowed government to use taxpayer money to recapitalize the Wall Street banks who destroyed the global economy. The Dodd-Frank Act empowered the Federal Reserve to create money and inject it straight into Wall Street by purchasing their worthless "toxic assets" at full price. Through all of this, the American taxpayer was forced to serve as the lender of last resort for a reckless and unsustainable privately-run monetary system that has never been Constitutionally legitimized by any article, amendment, statute, or judicial interpretation.

260. The Supreme Court has been soft on money and the juridical persons who a) create it and b) spend it toward their unequal protection and near-sovereign immunity. This debt-based money has been allowed to leverage the labor of workers in exchange for their most essential needs, only to inflate the cost of those needs and establish the inflation / debt spiral that represents the latest iteration of human oppression, all because the private sector owns both the money and the means of its creation. 5,000 years ago, humanity veered toward the economics of oppression; the United States made an attempt, however feeble, to stand against that form of economics. We even had to fight a war amongst ourselves to let everyone know that the United States is not going backward on this subject, only forward. The Supreme Court is the only entity in place to keep reminding us of the promise we made to ourselves not to go backward, and right now the Supreme Court needs to do a quick "gut check," because America is slipping.

WHEREFORE, the plaintiff prays for relief as set forth below.

COUNT VIII

BREACH OF FIDUCIARY DUTY pursuant to FEDERAL OATH OF OFFICE 15 U.S. Code § 80a–35 (a)(b), WITH RESPECT TO SUPPORT AND DEFENSE OF CONSTITUTIONAL BYLAWS

FIRST CAUSE OF ACTION

SHAREHOLDER OPPRESSION

261. Plaintiff incorporates by reference the allegations set forth above as though fully restated herein.

262. As alleged in detail, officers of Defendant United States government, as well as its dependent and independent government-sponsored affiliates, favored one class of juridical persons over the class of natural persons whose implied partnership is clearly stated in the Constitutional bylaws, along with how each office is tasked to faithfully represent these partners toward their general Welfare and Equal Protection. Just as the power of these bylaws extends to every person under its jurisdiction, whether juridically or naturally created, so does the responsibility for these powers extend (in this case the Money Powers) to anyone authorized to utilize them by Defendant United States government, through specific Acts, Statutes, Executive Orders, or Judicial Interpretations.

263. The United States government is tasked to create and regulate the value of a unified U.S. currency, as well as spend it to affect the general Welfare of all shareholders, therefore, it must be held accountable for any acts of oppression committed toward natural persons by the juridical entities they created to delegate the creation, dissemination, or regulation of United States currency. A conduit was created through which the wages of natural persons were siphoned from commercial banks to investment banks to use in reckless profit-seeking ventures; a) borrowers were not made aware of the reinvestment of their money, b) borrowers were to receive no benefit from this reinvestment, yet in the end c) borrows directly suffered from this clandestine arrangement. Regardless of government accountability for its failure to implement a stable monetary system, the implied partnership between borrower and lender also warrant charges of fraud, fraud in the inducement, gross negligence, unjust enrichment, and a

breach of the implied covenant of good faith and fair dealing.

264. Further, Defendant Banks fraudulently targeted minority Blacks and Hispanics for subprime loans in reckless disregard for their financial safety. These deceptive loan practices directly destroyed 53% of African American wealth and 66% of Hispanic wealth. Defendant Congress—through the Emergency Economic Stabilization Act of 2008 (EESA) and overseen by the Office of Financial Stability at the U.S. Department of the Treasury—dispersed monies through the Trouble Asset Relief Program to these banks; none of them used this money to promote the general Welfare of Equal Protection of these "minority" shareholders.

265. To summarize, 1) the United States government is the original juridical entity through which all juridical persons sustain their existence; 2) governments are instituted among natural persons to manage their economics—United States bylaws specifically direct its officers to implement an economic system that serves the general Welfare and Equal Protection of all participants; 3) the United States government has the power over every essential element needed to operate the economics of this country; 4) the People, as equal shareholders in the United States, only have the power to redress their economic grievances through this commonly-held government entity, therefore, 5) on behalf of all shareholders, the People seek monetary compensation from the United States for the financial injuries caused by its poor management of United States economics, which has caused the oppression of one group of shareholders by another in contravention to United States bylaws that clearly stipulate an equal relationship exists between all shareholders.

WHEREFORE, the plaintiff prays for relief as set forth below.

SECOND CAUSE OF ACTION

NEGLIGENCE

266. Plaintiff incorporates by reference the allegations set forth above as though fully restated herein.

267. Officers of Congress, who have a sworn duty to serve the general Welfare, chose to outsource all Congressional Money Powers to private companies who have no such obligation. Predictably, private banks chose to serve their own welfare; they began to leverage low-income first-time homebuyers with predatory subprime loans to create the maximum amount of profit possible, until if finally crashed the economy. The actions of Congressional officers represents the very definition of negligence, where incompetence and laziness in delegating authority resulted in serious harm to a third party.

268. Defendant Congress then negligently misused its Spending Powers, giving taxpayer money to those whose gross negligence financially destroyed 10 million homeowners and 9.4 million employees; not one of them ever consented to have their debt leveraged by Wall Street toward the criminal activities outlined in this complaint, yet all of them financially paid a price for it. Overall, 991 banks, insurance companies, mortgage servicers, investment funds, and both federal and state-owned affiliates received a total of $245 billion in federal TARP subsidies from officers of defendant Congress; again, none of it was used to serve the general Welfare of those who were defrauded. Because officers of Congress failed to operate under the clearly stated intelligible principle guiding their behavior—to serve the general Welfare—they aided and abetted in the gross negligence of defendant Banks that ultimately cost taxpayers $635 billion in bailout money (TARP), $831 billion in economic stimulus (ARRA), and a further cost of $889 billion a year in National Debt interest payments. Additionally, the unnecessary injection of $4.473 trillion in Quantitative Easing by the Federal Reserve, in a miscalculated response to the Crisis, has driven a decade of persistently high inflation, severely devaluing the wages of all

Americans.

WHEREFORE, the plaintiff prays for relief as set forth below.

THIRD CAUSE OF ACTION

UNJUST ENRICHMENT

269. Plaintiff incorporates by reference the allegations set forth above as though fully restated herein.

270. As previously alleged in detail, out of the $635 billion in taxpayer funding given to juridical entities by Defendant Congress—in contravention to its expressed Spending Powers—$245 billion was never returned; at least $4.5 billion of that was siphoned off the top to pay million-dollar bonuses to bank brokers and other employees, also in contravention to Congressional Spending Powers. While officers of the United States were saving private banking, none of that goodwill ever trickled down to taxpaying American homeowners being overleveraged by these same private banks. Essentially, 10 million taxpaying homeowners were not allowed the same access to their money as the private banks who foreclosed upon them.

271. Defendants Federal Reserve, Congress, and the Treasury went to great lengths to save the current private banking system at the expense of all else. In the current arrangement, a conduit exists between a) Wall Street and its subsidiary commercial banks—so investment banks can gamble with their customer's money, b) subsidiary banks and the Federal Reserve—so Wall Street can "originate" an ever-increasing amount of gambling money, c) the Federal Reserve and the United States—to legitimize the debt-based money that is actually being "originated" by Wall Street, and d) the United States and the taxpayer—to cover any gambling losses that occur when the overleveraged debt-based money house of cards finally collapses. Evidence shows that the use of these conduits escalates the amount of risk financial entities are willing to take.

Evidence from the Great Depression, where the same problem occurred, shows that the Glass-Steagall Act of 1933, which separated investment from commercial banks, solved the issue and kept the economy relatively stable for almost 75 years. The move by Defendant Congress in 1999 (Gramm-Leach-Bliley Act) and 2000 (Commodity Futures Modernization Act) to reestablish this conduit between the private facing / publicly funded financial system and the public facing / privately owned United States banking system (also authorized by Defendant Congress) crashed the economy twice in seven years; only Congressional officers and Wall Street ultimately enriched themselves from this legislation.

272. Defendant United States a) took ownership of AIG, IndyMac, Fannie Mae, and Freddie Mac, then b) offered up its National Debt for defendant Federal Reserve to drop $4.473 trillion in "helicopter money" onto the economy, as well as c) stabilize Wall Street with an estimated $29 trillion in secret revolving loans. These actions only succeeded in securing continued enrichment for one class of shareholders at the expense of another, through the use of a Congressionally authorized monetary system that extracts an estimated $2.5 trillion in wealth each year from the bottom 90% then transfers it to the top 1%. Any taxation utilized to save this system—rather than scrap and rework it—amounts to the reckless waste of shareholder money needed to sustain an unsustainable arrangement.

WHEREFORE, the plaintiff prays for relief as set forth below.

FOURTH CAUSE OF ACTION

CORPORATE WASTE

273. Plaintiff incorporates by reference the allegations set forth above as though fully restated herein.

274. As previously alleged, it would only take $1 trillion a year to run the United States

federal government if spending was based on the general Welfare. The current economic model costs us $6.2 trillion a year; the extra $5 trillion in corporate waste is either directly or indirectly related to private money creation. The economics which successfully sustains the human body is motivated by creating and maintaining homeostatic balance; promoting the general Welfare of every cell proved to be the best strategy for doing this. Our current economics is motivated by violence and built to create imbalance, which generates many negative externalities costly to people and the planet. War, incarceration, addiction, pollution, debt, inflation, and poor health all represent various forms of violence; the economics of early religious oppressors taught later generations how to "capitalize" on this violence through the implementation of debt-based money. What we created was not a circular economy but a positive feedback loop where destruction generates increasingly more destruction, all of it profitable to whoever owns the means of violence, which has been monetized. Self-destructiveness is one negative externality caused by the economic underpinning of violence; addiction among consumers is a huge source of profit for the private sector. This in turn drives an estimated $374 billion in federal healthcare spending, part of the record $4.5 trillion America spends on its poor health, made more expensive through the "privatization" of U.S. healthcare—as the United States agreed to subsidize the private profits of healthcare "intermediaries" (not the essential workers) using public taxpayer money. This represents the model for "big government" directly caused by the economics of violence. Defendant Congress wastes $5 trillion each year through reactively applying the general Welfare to clean up the systemic flaws in the economics of violence, that in turn adds $1.5 trillion a year more to the National Debt, which now stands at $35 trillion, or $1.14 trillion a year in perpetual interest payments charged to the American taxpayer. The National Debt is a perfect financial measure of the failure of our society to promote the general

Welfare correctly.

WHEREFORE, the plaintiff prays for relief as set forth below.

FIFTH CAUSE OF ACTION

BREACH OF CONTRACT

275. Plaintiff incorporates by reference the allegations set forth above as though fully restated herein.

276. The Social Security Act—which precipitated an additional income tax for natural persons—was created “to provide for the general welfare by establishing a system of Federal old-age benefits.” Again, officers of the United States breached their duty of care and appropriated these funds, allegedly to pay for a private sector resource war over oil. Either way, $2.8 trillion was taken from the Social Security Trust Fund, where it became an "intra-governmental" debt, meaning that it became part of the "public" or "national" debt. Translation: Americans and businesses are being taxed twice for the same purpose; once to allegedly provide themselves with a retirement pension, then again to cover for the inability of officers to manage the government within the budgetary boundaries set by the income tax. This would normally represent corporate waste, except the payroll tax was contractually agreed upon by a statute that on its face is Constitutional, though in practice represents a discriminatory breach of contract with the American wage earner. Besides the $2.8 trillion owed to the American worker, another $4 trillion has been similarly “borrowed” from shareholders and moved onto the overall National Debt; expenses such as $105 billion to cover the FDIC’s Deposit Insurance Fund (DIF), which is supposed to be funded by private banks, or $67 billion to guarantee mortgages and mortgage-backed securities, again something for which private banks should be responsible. This overall $6.8 trillion intragovernmental obligation represents $204.1 billion a year in interest payments on

a debt the People are forced to pay in perpetuity.

277. When Congress extended its Money Powers to juridical persons, it encouraged the abuse of power that juridical persons have wielded over natural persons ever since. When natural persons borrow from juridical persons, natural persons pay interest; when juridical persons borrow from natural persons (taxpayers), natural persons also pay the interest. When natural persons need money, they must labor for juridical persons; when natural persons still do not have enough money, they must pledge further labor to juridical persons to borrow it, with interest attached, because somehow juridical persons have been allowed to wield the People's sovereign power to create United States currency. All countries are built using the labor of natural persons; under democratic rule, natural persons equally benefit from this labor. Under authoritarian rule, the many are made to labor for the unequal benefit of a few. America is no longer a "flawed democracy" so much as it is an "emerging hegemony," and as such represents a breach of the Constitutional Contract made between the People and their government at the inception of the United States.

278. The original contract made between The United States and The People who created this juridical entity has been altered without full shareholder consent. The People have been moved to a third-party role in a separate contract forged between The United States and a class of juridical persons who won Equal Protection well ahead of many groups of natural persons and has since leveraged this position to garner elevated protection, status, welfare, free speech, and immunity from prosecution compared to the People for whom the original constitutional contract was forged. When natural persons pay the salaries of United States officers while the promised benefits of general Welfare and Equal Protection accrue mostly to juridically created persons, this amounts to "taxation without representation," an unequal

arrangement dangerously close to the one which precipitated both an American Revolution and a Civil War.

WHEREFORE, the plaintiff prays for relief as set forth below.

SIXTH CAUSE OF ACTION

FRAUD IN THE INDUCEMENT

279. Plaintiff incorporates by reference the allegations set forth above as though fully restated herein.

280. As previously alleged, Defendant Banks induced many low-income first-time homebuyers with teaser rates on variable interest loans to supply the "parent" company (investment arm of these merged commercial-investment corporations) with subprime loans to securitize, so they might benefit while deflecting all the risk onto homebuyers, derivative investors, and insurance companies. Homebuyers, investors, and insurance companies were all defrauded with built-to-fail debt obligations hidden inside AAA-rated investment opportunities. Overall, natural persons on the housing side lost $16 trillion worth of shelter while natural persons on the investment side lost $100 billion in falsely rated AAA bonds ($350 billion overall because $250 billion worth of these AAA bonds received last-second downgrades by credit rating agencies, to "save face" when it was clear all of it was going to collapse). AIG had to be rescued by the United States, at a cost of $182 billion overall. Juridical entities responsible for this fraud were allowed to sell their worthless "toxic assets" to the United States, through the Federal Reserve and the Treasury, as well as receive taxpayer loans and subsidies, which were used to pay employee salaries and bonuses, so no juridical entity was made to suffer as much as the natural persons on either end of this mortgage-backed Ponzi scheme.

281. Because many of the fraudulent claims surrounding both origination and

foreclosure of homes cycled through loan aggregators Fannie Mae and Freddie Mac, the United States became directly involved in the fraud. Further, several of the loans that originators prematurely foreclosed upon were VA, USDA, and FHA loans, which came with government-backed guarantees to prevent foreclosure; ultimately, the federal government did not even keep its specific contractual obligations, let alone any of its Constitutional ones.

WHEREFORE, the plaintiff prays for relief as set forth below.

SEVENTH CAUSE OF ACTION

BREACH OF THE IMPLIED COVENANT OF GOOD FAITH AND FAIR DEALING

282. Plaintiff incorporates by reference the allegations set forth above as though fully restated herein.

283. In the financial contract between the United States and its shareholders, the People—in good faith—pay their taxes, which Congress—in good faith—must spend toward their general Welfare. When taxpayers breach this covenant, they may face strong legal reprisal; the People would expect the same when Defendant Congress fails to uphold their part of this agreement. Shareholders performed their "contractual" obligations and the Defendant Congress failed to reciprocate; as a direct consequence, shareholders were financially harmed.

284. In the period between 2001 and 2007, when first-time homebuyers entered into a contract with private banks, not knowing that their dream to buy a house was being used as a ploy to create Wall Street investment opportunities, it eventually overheated the housing market and drove the Federal Reserve to drastically increase the interest rate on what should have been a simple home loan; many of these loans were securitized through government-sponsored enterprises that did not have the welfare of first-time homeowners in mind, either. An implied covenant existed between lenders and borrowers, "that neither party shall do anything which will

have the effect of destroying or injuring the right of the other party to receive the fruits of the contract." The Federal Reserve also had an implied agreement with the American people—to keep interest rates, employment, and prices stable—which they similarly failed to keep. Finally, the federal government itself breached its duty of care by rescuing the criminals rather than the victims of the crime.

285. In 1832, when Andrew Jackson vetoed the charter of the United States National Public Bank, withdrew all its money, and placed it in his own "pet" private banks—with no Constitutional or States' Rights' authority to do so—labor-leveraging debt-based money officially supplanted the original United States currency, where it survived the economic depression of wildcat banking, a Civil War, and bank panics in every decade thereafter, until it found refuge in the Federal Reserve Act of 1913. For their failure to act in stopping the unconstitutional delegation of Congressional Money Powers at any point along its unimpeded journey to the present day, officers of the Supreme Court—as the alleged legal guardians over United States Constitutional law—breached the implied covenant of good faith and fair dealing between themselves and the People of the United States, whose life, liberty, and happiness has been significantly reduced as a result.

WHEREFORE, the plaintiff prays for relief as set forth below.

EIGHTH CAUSE OF ACTION

GROSS NEGLIGENCE

286. Plaintiff incorporates by reference the allegations set forth above as though fully restated herein.

287. As set forth in allegations, earlier Congressional officers knew the dangers of allowing investment banks to merge with commercial banks, yet recklessly repealed Glass-

Steagall (1933), merging them once again in 1999 (through the Commodity Services Modernization Act) to knowingly create a high risk of catastrophic financial harm to those more financially vulnerable, that was soon realized. 1) The Defendant Congress owed the People a duty of care, 2) the defendant breached that duty of care, and 3) the defendant's breach was the actual and proximate cause of the People's injury.

288. Add to this the following: 1) the last time commercial and investment banks were allowed to merge, the Great Depression was the result; 2) Congressional officers of that time bypassed the Federal Reserve—which they knew was never created to serve the general Welfare—and instead exercised its Congressional Money Powers to establish two different Public Banks, as was its legal right (McCulloch v. Maryland): the Home Owners' Loan Corporation prevented the foreclosure of one million homes caused by the 1929 financial crisis, and the Reconstruction Finance Corporation helped businesses, agriculture, housing, and mortgage lenders, as well as state and local governments; it later helped fund WWII efforts as well. When new generations choose to serve as officers of the United States, it is their duty to be aware of and draw upon the experiences and decision-making of past officers, which can be easily referenced in our current "age of technology." These readily available facts make the Defendant's conscious and reckless disregard for the rights and safety of the People under its care deserving of the maximum monetary damages allowable.

WHEREFORE, the plaintiff prays for relief as set forth below.

NINTH CAUSE OF ACTION

ABUSE OF CONTROL

289. Plaintiff incorporates by reference the allegations set forth above as though fully restated herein.

290. As set forth in allegations, several officers of the Supreme Court have willfully sought to eliminate the Preamble as the legal key to the Constitution, which will in effect extirpate the Natural Law that inspired it. Natural Law represents the egalitarian (or mutualistic) "spirit" that founded the United States; to sever the United States Constitution from its egalitarian foundation will only hasten humanity's steady slide back toward hierarchal oppression, which began all too soon after America fought a War to gain independence from this parasitic form of economics.

291. Only the Preamble can ensure the Constitution remains a living document. Early religious oppressors found a way to use the people's shared beliefs against them, to secure their subjugation; for as long as the Preamble to the United States Constitution remains in place, the People—and no one else—will retain property rights over their shared beliefs, so that no oppressor can bend them toward their "rational self-interest." Because the spirit of the law is much more difficult to circumvent than the letter of the law, it makes sense that those seeking their rational self-interest would want the Preamble extirpated, which is why the plaintiff also wishes to file a Cease-and-Desist order (15 U.S. Code § 57b) in respect to deceptive acts or practices regarding the extirpation of the Preamble—as well as the Natural Law upon which it is based—until the People can determined how the United States will better serve its general Welfare going forward. Privately created slave-based money has carved itself a legal niche—"free speech"—through which it has leveraged the labor of United States officers against their own constituents, as well as the Constitution itself, which is contrary to their sworn duty, and an abuse of the power vested in them by the United States.

292. Oppression is a form of external cancer; because we have continued to feed this cancer—through the current version of money we use—its rational self-interest has spread

throughout our entire economic system. Evidence clearly shows that the human internal economic system—which is also based on securing the general Welfare—does not handle the violence of stress, anxiety, or substance abuse well, either; cells have been known to turn cancerous, just like people do at the societal level, when similarly subjected to inordinate amounts of adverse experiences. The violence we experience is merely a recommunication of the environment of violence we create, internally—for our cells, or externally—for our people. In a cohesive environment, violence would dissipate more readily; a negative feedback loop would be generated. In the disconnected environment we have built, violence has generated a positive feedback loop that continues to amplify through time.

293. Officers of the Supreme Court are hired by the People to secure the mutualistic (or egalitarian) economic principles of Natural Law, which would help create a cohesive, connected environment where violence will struggle to resonate. Officers who continue to divide and disconnect us, to profit from the positive feedback loop of violence it creates, must be held accountable for abuse of the powers granted to them by the Constitution.

WHEREFORE, the plaintiff prays for relief as set forth below.

PRAYER FOR RELIEF

WHEREFORE, the plaintiff respectfully requests that judgment be entered in his favor and against the defendants as follows:

1. On Count I, judgment against the United States Private Banking Industry, for Embezzlement of Public Funds includes: 1) a minimum of $4 billion in False Claims made by the defendant Banks in violation of HUD, FHA, and MHA agreements; 2) $78 billion in a hidden taxpayer subsidy; 3) $5.4 billion in TARP allocations given over to individual employee bonuses in violation of the TARP agreement; 4) $22.64 billion in money extracted from former

homeowners using $18.3 billion in TARP subsidies given to eight Investment Trusts; 5) $227 billion in TARP taxpayer money quietly given to 84 separate banks, mortgage services, and state housing organizations, with no intention of paying back the money (covering this fact through citing other TARP investments that allegedly reaped profits for some unknown recipient is irrelevant); 6) $270 billion in taxpayer money for the government takeover and rescue of IndyMac, Freddie Mac, Fannie Mae, and AIG, which did not serve the People's Equal Protection or general Welfare, as all government foreclosures were sold off to the private sector, where the "profits," rather than pay down the People's National Debt, increased it by over $385 billion; and 7) a minimum of $10 billion in "kickbacks" given to the four Defendant Banks charged in the United States et al. v. Bank of America Corp., et al. settlement. Together, these embezzled funds represent $997.6 billion added onto the National Debt, for which taxpayers must pay $32.84 billion a year in perpetuity.

a. The plaintiff respectfully asks that all damages from COUNTS I—either $32.84 billion a year in perpetuity, or the entire $997.6 billion in cash—be paid by juridical entities, through corporate taxes or penalties, rather than the taxed income of natural persons, in accordance with Equal Protection; neither should the damages awarded come from newly created Congressional or Federal Reserve Debt, as the interest only payments would fall unequally to this same aggrieved working class of natural persons. Being a derivative complaint at its core, the purpose is not to punish the United States but to fix it; for this reason, the plaintiff respectfully asks that all damages ultimately awarded United States shareholders (from COUNT I through VIII) be placed—in accordance with Constitutional law and Supreme Court interpretation—inside a separate "public investment trust" located within the Treasury Department, similar in manner and purpose to the First Bank of the United States, the Second Bank of the United States, the Home Owners' Loan Corporation, the Reconstruction Finance Corporation, or the Federal Financing Bank, where it can be dispersed evenly among underserved or distressed communities in every State, to satisfy Constitutional requirements of Equal Protection, as well as the general Welfare (see attached for a list of suggested communities). To legally satisfy the requirements of Equal Protection in this case, all monies dispersed from this public investment trust should come in the form of fixed rate low interest housing and essential infrastructure loans ("fed funds rate" low, minus any added private bank interest). Whatever principal and interest accrues during the repayment of these home and infrastructure loans should logically remain within the community, to be loaned out again toward other "general Welfare" needs (transportation, energy, communication, education, agriculture, water / sewer, housing, preventive healthcare, and small business infrastructure falls within these parameters). To begin reversing the burden of inflation that private money creation causes, it would be prudent to make these general Welfare loans "self-liquidating," meaning that after the infrastructure has been built, and the labor for it properly compensated, this "debt" would remain within a local public bank, to be repaid by the community through the typical "usage fees" attached to such amenities, rather than become the profit of some private intermediary. In this way, the Court's single award for damages could generate the rebuilding of every community neglected by the private system of money in the United States and demonstrate how money should function to facilitate mutualistic economic growth, as the Constitution originally intended. Again, these are economic—not political—considerations, meant to properly satisfy the requirements of Liberty as defined by the Natural Law upon which the Constitution was based.

2. On Count II, judgment against the United States, violation of Equal Protection includes: 1) $635 billion in taxpayer money given to one class of protected juridical persons at the expense of a similarly situated, unprotected class of natural persons, then permanently added to the People's National Debt; 2) $3.6 trillion in Federal Reserve Quantitative Easing to rescue one class of protected juridical persons at the expense of a similarly situated, unprotected class of natural persons, also directly added to the National Debt; 3) an overall jump in the National Debt of $25.62 trillion from the scarring effects of the 2007-2008 Financial Crisis, that has added $913 billion a year in perpetual interest payments by the unprotected class of natural persons. The plaintiff respectfully asks for $635 billion in taxpayer money to be similarly placed in a Congressionally created public bank through the U.S. Treasury, where it can offer fixed rate low interest home loans to distressed communities within each state, in compliance with Congressional Taxing and Spending Powers. Further, the plaintiff respectfully asks for the return of no less than $139.4 billion a year from either corporate taxation or Federal Reserve-created money (unattached to the National Debt), to compensate for interest payments added to the Debt from 1) and 2), and that it also be added to the Public Investment Trust Account set up within the U.S. Treasury, to be dispersed according to stipulations outlined in COUNT I, section a.

3. On Count III, judgment against the United States Congress for violations of its Taxing and Spending Powers includes: 1) all monies collected through the transfer of 200,000 homes from the American people to juridical REITs (fair market value at that time was $170k, or

approximately $34 billion overall); 2) $6.3 billion a year in profits earned by GSEs Fannie Mae and Freddie Mac (equivalent to the taxpayer's annual and perpetual National Debt interest payment on the $191.5 billion needed to bail them out). The plaintiff respectfully asks for these monies to be added to the Public Investment Trust created within the U.S. Treasury, for dispersal in compliance with the general Welfare.

4. On Count IV, judgment against Defendant Banks, Fannie Mae (FNMA), Freddie Mac (FHLMC), the Federal Reserve, and Congress for Conspiracy to Defraud the United States includes: 1) rerouting as much as the entire $1.14 trillion in taxpayer obligations on the National Debt to the proposed Public Investment Trust created within the U.S. Treasury, so that it might service the taxpayers instead of primary dealers of the debt, Wall Street hedge funds, the Federal Reserve, private banks, etc., who are allowed to profit from the National Debt they continue to create; 2) admonishment by the Court, under 5 U.S. Code Chapter 75 - ADVERSE ACTIONS – SUBCHAPTER II, to reduce the pay of every federal employee that worked for Congress, the Federal Reserve, the U.S. Treasury Department, HUD, the FHA, FNMA and FHLMC between 1999 and 2014, implicating them in ultimately securing the ongoing wealth transfer of $2.5 trillion each year from the bottom 90% to the top 1%, as well as directly precipitating the accelerated inflation caused by this transfer. [To reiterate, Defendants a) created a new protected juridical class of Wall Street landlords capitalized by the Fed and supplied housing by FNMA and FHLMC, that b) helped accelerate the rent of an unprotected tenant class by over 10% each year since the Crisis; meanwhile the Fed c) provided between $16 trillion and $29 trillion in secret revolving loans to private banks, presumably legitimized by holding $9 trillion of the National Debt on its balance sheet while collecting taxpayer money for it, then also d) created another $3.6 trillion in QE money that hyperinflated the money supply, as e) the FNMA and

FHLMC continued to facilitate housing deals to Wall Street investors versus Americans in need of shelter; and do not forget f) the legalization of this wealth transfer using Acts of Congress in 1999, 2000, and 2008, creating the conduit through which this wealth transfer began, as well as g) the Fed lowering then raising then lowering the interest rates to perfectly facilitate Wall Street's housing bait and switch.] The plaintiff respectfully asks that the annual taxpayer interest payment of up to $1.14 trillion a year—plus any monies docked from the pay of federal employees—be added to the Public Investment Trust created within the U.S. Treasury, for dispersal in compliance with the general Welfare. [Note: if the Trust is allowed to provide an avenue for hard-working Americans to own a home, rather than rent from investment trusts, it would have the positive externality of controlling housing inflation, which has increased six-fold since REITs have joined forces with FNMA and FHLMC to alter the entire housing community ecosystem; the sale of homes to Americans at fair market value will also counter future attempts by Wall Street REITs to artificially-create buyer's and seller's markets on essential needs like housing.]

5. On Count V, judgment against the Federal Reserve for misuse of Congressional Money Powers, the plaintiff respectfully asks for either 1) a) an admission by the Federal Reserve that it is a publicly created entity, b) that as an agent of Congress and the United States it negligently protected one class of juridical persons at the expense of a similarly situated class of natural persons, in violation of the general Welfare and Equal Protection which it must extend without prejudice to all equally created persons, and therefore c) it must generate no less than $16 trillion in revolving loans to distressed communities in every state so that they might enjoy equivalent economic growth, or 2) an admission by the Federal Reserve that it is a private entity, in which case the plaintiff respectfully asks that $11.144 trillion currently on the National Debt

be moved to the balance sheet of the Federal Reserve—who created it—along with the responsibility to pay for the interest payment on this debt (approximately $367 billion a year). If the Federal Reserve chooses to be a publicly created entity and therefore an agent of Congress, it would be allowed to utilize 12 U.S.C. § 371 to establish community banks in all underserved communities through which it could originate loans at a fixed fed funds rate for all working Americans. If the Federal Reserve chooses to be a privately created entity going forward, unattached to the Congressional Money Powers that Congress unlawfully extended to it in the Federal Reserve Act of 1913, then the plaintiff respectfully asks that Congress utilize its Money Powers (that Constitutional Law bestowed upon them and no one else) to begin creating and regulating a legitimate United States currency through a public banking system that promotes the general Welfare and Equal Protection of all Americans, as outlined in COUNT 1, section a. [Note: if the Federal Reserve remains as a private entity, then of course it must borrow its money—to disperse among its Wall Street private banking system—from the United States Treasury, at its prescribed rates, which the Fed could further raise to make its profit, as the monetary intermediary of the private banking sector; it would be best to manage Wall Street through the Fed, so if anyone should fail, they can all fail together. it should also be noted that any money created that is not backed by labor is destined to overinflate the money supply, so the plaintiff recommends ultimately disbanding the Fed and transitioning to a purely public Central Bank system.]

6. On Count VI, judgment against the Federal Reserve, HUD, the Justice Department, the Attorney General, and Congress for failure to perform their legal duties, the plaintiff respectfully asks that the Court 1) acknowledge that the People of the United States each represent shareholders in this incorporation of persons both juridical and natural, whose

equal status is not measured financially or politically, but simply by their existence, and 2) acknowledge that the People of the United States have in place a strong and well-drafted agreement—the United States Constitution—which clearly states that all people have an equal stake in how their government spends taxpayer money, meaning that every person is "similarly situated" when it comes to the spending of taxpayer money; this can establish a precedent for future litigation should any taxpayer money be spent to protect one person, but not another. Not only will this provide laborers, borrowers, tenants, and other financially unequal Americans an avenue to hold legislators accountable for any unequal protection under Constitutional Law, it can also empower legislators to reflect better on how proactive uses of taxpayer money can satisfy Equal Protection and general Welfare stipulations more efficiently and effectively than reactive measures.

7. On Count VII, judgment against the Supreme Court, the plaintiff respectfully asks that 1) each officer recommit themselves to the principles of Natural Law, upon which the Constitution was founded and through which it remains a living document. The spirit of the law, embodied in the Constitution's Preamble, must continue to drive the purpose behind every law; without it, the letter of the law will invariably be bent toward the rational self-interest of whoever is in power. Now that money has replaced violence as the new "power tool," it will slowly erode the spirit of Constitutional law unless the Supreme Court steps up and keeps the United States anchored to its founding principles. If any Supreme Court Justice cannot, in good conscience, continue to represent either the People, the federalist spirit of a "United" States, or both, the plaintiff respectfully encourages you to recuse yourself from all judicial review and step down, due to a conflict of interest, because whatever does not serve the general Welfare, Equal Protection, Life, Liberty, and Happiness of all natural persons will invariably serve some

narrower interest that disqualifies them from the serious, nonpolitical, lifetime position with which they were originally entrusted. Once officers of the Supreme Court can unify around this singular purpose, the plaintiff respectfully encourages them to follow their latest precedent—to break precedent—and rule on the constitutionality or unconstitutionality of privately created money, to either rein in its oppressive powers or dismiss it altogether, so it can no longer distract the other officers of the United States from doing their sworn duties. If the Supreme Court finds privately created money to somehow be constitutional, then the Federal Reserve would necessarily be forced to conform to the role of a Central Bank for the United States, the way the founders originally intended, to balance Congressional Money Powers with its Taxing and Spending Powers and tie money creation to the general Welfare and Equal Protection of all residents. If, however, privately created money is found to be unconstitutional (which it is by any reasonable interpretation of Constitutional law), then the Court must also declare any further attempts by government to capitalize, stabilize, or rescue private banks or the Federal Reserve System from insolvency as similarly unconstitutional—and therefore criminal—acts.

8. On Count VIII, derivative judgment against all officers of the United States for breach of their fiduciary duties to the American taxpayer as shareholder:

a. FIRST CAUSE OF ACTION: Shareholder Oppression

(1). The plaintiff respectfully asks for the United States to place $635 billion (equal to the amount loaned and / or gifted to juridical persons) in a Congressionally created “independent agency” to similarly loan out to distressed communities in accordance with the general Welfare and Equal Protection of all shareholders. The plaintiff also requests that $3.6 trillion in spontaneously created money from the Federal Reserve be placed in this public bank as well, to eliminate potential shareholder oppression charges against the Federal Reserve for loaning $3.6

trillion solely to the class of juridical persons, contrary to the general Welfare and Equal Protection of all persons, when its bylaws clearly gave it permission to initiate loans to both classes. This injection of money to the protected class of juridical persons has since inflated the cost of living for the unprotected class of natural persons, doubling the oppression; importantly, the loans offered natural persons should come with the same fixed "fed funds rate" loans juridical persons received. Because the original loans to juridical entities kept their workers employed while over 10 million natural persons lost their jobs, their homes, or both, followed by massive inflation incongruous with the economic distress natural persons felt during the Crisis, the plaintiff respectfully asks that the $4.235 trillion requested a) be placed in a Congressionally established bank to b) create non-profit construction jobs within distressed communities to c) build new "at cost" homes and other essential infrastructure that in turn creates more jobs in essential needs fields that best serve the general Welfare and Equal Protection of these communities; this would protect "immunocompromised" communities from the devastating inflation caused by predatory private money creation, as well as compensate for the unequal protection of both homeowners and job holders.

b. SECOND CAUSE OF ACTION: Negligence

(1). The plaintiff respectfully asks for the United States to hasten the return of $245 billion in money borrowed by private juridical persons which has yet to be paid back; $227 billion of this, given out to 84 specific private corporations, represents a government subsidy in violation of Tax and Spending Powers granted to the United States Congress, as the money was never intended to be paid back or serve the Equal Protection of similarly situated natural persons. Once this money is repaid, the plaintiff respectfully asks that the money be placed into a Congressionally created "independent agency" to loan out to distressed communities in accordance with the general Welfare and Equal Protection of all shareholders. Because this money represents previously collected shareholder funds (versus spontaneously created money), it could be used in a series of "revolving loans" so that when natural persons pay off the original loans, the money can be made available again for a second round and third round of community investments, so that one day all American communities could thrive.

c. THIRD CAUSE OF ACTION: Unjust Enrichment

(1). The plaintiff respectfully asks for the United States to reimburse taxpayers for the $5.4 billion that Wall Street employees embezzled from TARP money presumably earmarked for the People's general Welfare, as that is the only legal use of Congressional outlays. The People similarly ask to be reimbursed for the $78 billion that the United States Treasury overcharged the taxpayers to purchase Wall Street assets that were arguably worthless at the time. Finally, the People ask to be reimbursed for the $148.2 billion a year they are forced to pay private banks in interest payments because the Federal Reserve and officers of the Treasury allow these banks to hold $4.5 trillion of United States National Debt, which satisfies some illusion (or delusion) that holding National Debt legitimizes the creation of more unrelated privately created debt, which is ultimately laundered into "legal tender" by leveraging the American laborer.

d. FOURTH CAUSE OF ACTION: Corporate Waste

(1). The plaintiff respectfully asks for the United States to take all federal income taxes over $1 trillion and place it in a Congressionally created "independent agency" to create loans to all communities, so they might build their own essential infrastructure, using a process of self-liquidating loans, meaning that all monies reimbursed—through the payment of utility bills, rent, purchases, etc.—remain in the community, to be reloaned toward any future general Welfare needs. In this way, the federal government will no longer need to collect or spend money toward these concerns, dropping the cost to fund federal government, as well as the tax obligation of American workers. In 2023, the IRS collected $4.7 trillion in federal income tax, meaning that the proposed “independent agency” would receive $3.7 trillion in initial funding, to be dispersed among all the general population, while $1 trillion would be left to run the federal government as it sees fit. Estimates show that in the future, government need only tax workers a 10% flat tax on gross income to pay for government and fund the economic growth and essential needs of every community in the United States.

e. FIFTH CAUSE OF ACTION: Breach of Contract

(1). The plaintiff respectfully asks that the $2.7 trillion borrowed from the People’s Social Security Trust Fund be immediately reimbursed and placed into a new independent agency within the U.S. Treasury, where it can only be borrowed by the People, to serve their general Welfare, using safe self-liquidating loans; all monies repaid—principal and interest—would only add to each person’s retirement fund and finally allow working Americans—who are the only real source of value generation—a chance to benefit from their combined efforts, instead of the benefits always falling to juridical entities. The plaintiff further requests that the $2.7 trillion not be generated by “leveraging” more debt (aka leveraging the taxpayer) because the original money already came from the positive value of the people’s labor wages; they should not be made to pay any more in taxation than the Social Security contract originally indicated. Finally, the plaintiff respectfully asks the Supreme Court to identify all “intragovernmental obligations” that are the responsibility of the private banking system, remove them from the People’s Debt, and transfer them to the balance sheet of the Federal Reserve, so it can begin its own collection process (for example, $104 billion to cover FDIC Deposit Insurance and $67 billion to insure mortgage-backed securities represent two sunk costs listed as intragovernmental debt that should rightfully fall to the private banking system, not the People).

f. SIXTH CAUSE OF ACTION: Fraud in the Inducement

(1). The plaintiff respectfully asks the Supreme Court to order the Federal Reserve to create between $2.18 trillion ($217,900 [median house price in 2007] X 10 million foreclosed homes) and $4.4 trillion ($440,000 [median house price in 2024] X 10 million foreclosed homes) to generate 10 million fixed "fed funds rate" home loans for deserving low-income working Americans deprived of the Equal Protection contractually promised them. If the Supreme Court determines that the Federal Reserve lies outside the contractual responsibility of the United States government, then the plaintiff respectfully asks that it assign Congress this task, as the principal who aided and abetted the laundering of U.S. currency through private juridical entities in breach of the United States Constitutional contract as it pertains to Congressional Money Powers, Taxing and Spending Powers, and Equal Protection laws.

g. SEVENTH CAUSE OF ACTION: Breach of the Implied Covenant of Good Faith and Fair Dealing

(1). The plaintiff respectfully asks the Court to rule on the breach of a contractual agreement between the People—who must give up a percentage of their hard-earned wages each year—and the officers of Congress—who in return are mandated by the Constitution to spend it toward their general Welfare and common Defense.

(2). Secondly, the plaintiff respectively asks the Supreme Court to put privately created U.S. currency on trial; the Supreme Court is the only place where Constitutional principles can be put on trial, and it is the sworn duty of the officers of the Supreme Court to serve as the guardians of these principles, so they cannot be bent toward the benefit of one group at the expense of another. The People's argument is simple and worth reiterating here as a source of reference:

(a). All current money is made from indebtedness; all indebtedness is made to leverage labor ("leveraging debt" simply pushes the debt onto some third party, to leverage their labor, as in the Financial Crisis and the ensuing rental property inflation crisis). Labor is the only source of value creation and therefore represents the foundation of any economic system. The economic system known as "oppression" managed—through the use of religious violence—to form hierarchal (parasitic) relationships between people, to leverage the labor of one (larger) group by claiming they owed a debt to another (smaller) group. The gradual replacement of religious violence with debt-based money—as the measure of hierarchal superiority—can be seen as the evolution of a less deadly but more infectious form of the same disease.

(b). All life is sustained by the process of economics. All governments are instituted among people to manage a country's chosen economic system. The United States founded its economic system on egalitarian (or mutualistic) principles such as the general Welfare and Equal Protection of all Americans, so that no oppressor—naturally, religiously, or juridically created—could leverage another person's labor, which is the source of their Life, Liberty, and Happiness. Article I, Section 8, Clause 5 solidified the Money Powers, so that they would be owned by the People, through their government, with the promise that Americans could labor for themselves, instead of for a monarch, master, or overlord; this promise embodies the "American Dream." Because money is the only means through which people can access their Life, Liberty, and Happiness, unless all money is created equal, then it cannot be said that all people are created equal. The debt-based money of oppression costs five times more for low-wage workers to purchase than high-wage workers, and because of this wage discrepancy, 12 times longer to pay back.

(c). By privatizing the People's Money Powers, officers of the United States have created a new class of oppressors living large in the alleged cradle of modern Democracy. If we are to secure the blessings of liberty to ourselves and our posterity, who owns the debt makes a difference; how much the debt costs makes a difference. The generation of Private money is discriminatory. It does not empower freedom but coerces prolonged servitude. It is not a medium of economic exchange but a means of economic extortion. Extortion, at its root, is the victim's forced acceptance of protection from the very criminal who would rob them. Privately created money offers this same deal: use it and it will work well enough, but there will be some "intermediary" fees—inequitable interest rates, inflation, taxation, insurance coverage, price hikes, etc.—that will diminish the value of each person's labor and subsequently drive them further into debt.

(d). For all money to be created equally, the power of money creation must come from one source, which should logically be the source from which the money is made legitimate from the outset; the "originalist" founders of the United States came to this very conclusion, but slaveowners—who ratified the Constitutional document but never really accepted the terms of the agreement—slowly tested this conclusion until Andrew Jackson attempted to abrogate Constitutional law on this subject, ultimately leading to Civil War.

(e). If money is to truly be the lifeblood of the economic body we call the United States, it needs to flow to all its people, to induce labor so that no part of the United States is allowed to economically atrophy or die. Similarly, money cannot cost one financial, geographic, or ethnic group more than another to utilize, especially when all contribute to the economic growth of the whole. Anything less must be considered a clear breach of the covenant of good faith and fair dealing between the United States and its people. Who owns the debt makes a difference; how much the debt costs makes a difference.

(3). From the preceding arguments, the plaintiff respectfully asks the Court to either:

(a). uphold the Constitution: if at a loss on how to proceed down this path, perhaps the Court might simply copy and paste the arguments from its recent ruling concerning Roe v. Wade: "The Constitution makes no reference to [private money creation], and no such right is implicitly protected by any constitutional provision, including the one on which the defenders of [privately created money] now chiefly rely—the Due Process Clause of the Fourteenth Amendment. That provision has been held to guarantee some rights that are not mentioned in the Constitution [chiefly "juridical personhood"], but any such right must be "deeply rooted in this Nation's history and tradition" [unless it has to do with slavery, which the Fourteenth Amendment legally abolished for states] and "implicit in the concept of ordered liberty" [which the money of oppressors is not]. [Privately created money] was egregiously wrong from the start. Its reasoning was exceptionally weak, and the decision has had damaging consequences...It is time to heed the Constitution;"

(b). consider stepping down as officers of the United States because of some conflict of interest concerning either privately created money or the hopeful return of oppression "deeply rooted in this Nation's history and tradition;"

(c). consider doubling down and championing the revision of the Constitution to better align with the oppression "every day" Americans experience every day; this way, officers of the United States will no longer need to lie to the American people, and the American people will no longer need to live this lie that the United States is founded on egalitarian principles. This certainly would encourage this issue "to be resolved like most important questions in our democracy: by citizens trying to persuade one another and then voting." Casey, 505 U.S., at 979 (Scalia, J., concurring in judgment in part and dissenting in part), which never occurred when the Federal Reserve Act was pushed through Congress and the era of modern oppression began.

h. EIGHTH CAUSE OF ACTION: Gross Negligence

(1). The plaintiff respectfully asks the United States to a) detach commercial banking from investment banking, b) set up an independent agency within the Treasury, in the manner of the Federal Financing Bank [1973 (12 U.S.C. 2283)], c) deposit no less than $635 billion in debt-free money in this bank, then d) disseminate the general Welfare as it sees fit, not how private banks see it. The plaintiff humbly suggests that the most monetarily efficient and effective way to do this would be to a) clearly define those needs deemed essential to the People's general Welfare (the establishment of various departments within the executive branch suggests that someone has already been reflecting on this), then b) loan out the money necessary for communities to produce these goods and services for themselves. To incentivize success for this plan, c) repurpose executive department officers to serve as the People's "public investment managers" within communities to ensure that all work contracted is paid a fair wage, but no private intermediaries profit from this non-profit effort, d) let the community keep the money that they pay back to themselves through these "self-liquidating" essential needs infrastructure loans, to loan out for other needs the community deems essential in the future (including their retirement), and e) offer no other avenue for federal assistance—to anyone. People have been oppressed for a long time and need to relearn how to work together toward their mutual benefit. Money sitting in any bank is ultimately worthless unless it kickstarts labor; only then will any true value be realized.

(2). Concurrently, the plaintiff respectfully seeks injunctive relief from any federal income tax obligation by U.S. taxpayers until this complaint is settled, so no more taxpayer money is used unconstitutionally, negligently, fraudulently, wastefully, unjustly, oppressively, or in breach of the contract between the People and the United States to serve the general Welfare and Equal Protection of all natural persons. The Money Powers fall within a small subset of enumerated powers and can no longer be compromised, privatized, or watered down by states' rights, corporate personhood, or Wall Street investment strategies.

9. For all other and further relief as the Court may deem just proper and equitable.

Date: ___________________________

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CERTIFICATION AND CLOSING

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

A. I further agree to provide the Clerk's Office with any changes to my address where case–related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing: ______________________________

Signature of Plaintiff ________________________________

Printed Name of Plaintiff. Robert Simmons