

would make the mortgage contract void on its face? Could it be that the Fraud could actually be “studied concealment or misrepresentation” that makes those involved in the act responsible and accountable? What happens to the “Note” once it is deposited in the bank and is converted to “money?” Are there different kinds of money? There is money of exchange and money of account. They are two very different things. See attached (Exhibit “B” para 11), and Affidavit of Expert Witness Walker Todd. Walker Todd explains in his expert witness affidavit that the **banks actually do convert signatures into money**. The definition of “money” according to the Uniform Commercial Code:

"Money" means a medium of exchange authorized or adopted by a domestic or foreign government and includes a monetary unit of account established by an intergovernmental organization or by agreement between two or more nations. Money can actually be in different forms other than what we are accustomed to thinking. **When you sign your name on a promissory note it becomes money** whether you are talking a mortgage note or a credit card application! Did the bankers ever “disclose” this to us? Were we ever taught anything about this in the school system in this country? Could it be that this whole idea of being able to convert our signature to money is a “studied concealment” or “misrepresentation” where those involved become **responsible if we are harmed by their actions**? What happens if you have signed a “Mortgage Note” and already paid for your home and they come at a later date and foreclose and take it from you? Would you consider yourself to be harmed in any way? We will bring this up again very shortly but we need to look at the other document that is signed at the “closing” that is of great significance.

THE DEED OF TRUST

Why do we need a Deed of Trust? What exactly IS a Deed of Trust or other similar “Security Instrument?” It spells out all the details of the contract that you are signing at the “closing,” including such things as insurance requirements, preservation and maintenance and all of the financial details of how, when, where and why you are going to make payments to the “lender” for years and years. Wait a minute!!!! Make payments to the “lender????” Why do you have to make payments to the “lender???” Didn’t we just establish the fact that your house was paid for by YOU, with your “Mortgage Note” that is converted to money by THE BANK DEPOSITING IT? Is there something wrong with this picture? We have just paid for our “home” but now we are told we have to sign a Deed of Trust or similar “Security Instrument” that binds us to pay the “lender” back? Pay the “lender” back for what? **Did they loan us any money?** Remember the part about banks not being able to loan “their or their depositors money” under FEDERAL LAW? What about: “In the federal courts, it is well established that a national bank has no power to lend its credit to another by becoming surety, indorser, or guarantor for him.” *Farmers and Miners Bank v. Bluefield Nat 'l Bank*, 11 F 2d 83, 271 U. S. 669; “A national bank has no power to lend its credit to any person or corporation.” *Bowen v. Needles Nat. Bank*, 94 F 925, 36 CCA 553, certiorari denied in 20 S. Ct 1024, 176 US 682, 44 LED 637. “Neither, as included in its powers not incidental to them, is it a part of a bank's business to lend its credit.” *I Morse. Banks and Banking* 5th Ed. Sec 65; *Magee, Banks and Banking*, 3rd Ed. Sec 248.” *American Express Co. v. Citizens State Bank*, 181 Wis. 172, 194 NW 427 (1923).

What is happening here with this “Deed of Trust” or similar “Security Instrument” that says we have to pay all this money back and if we don’t, they can foreclose and take our home? Why do we have to have this kind of agreement when we have already paid for our home through our “Mortgage Note” which was converted to money BY THE BANK? Could this possibly be another example of “studied concealment or misrepresentation” where those involved could be held accountable for their conduct? What happens to this Deed of Trust or similar “Security Instrument” after we sign it? Where does it go? Does it go into