

PRIVATE RESCISSION AND NOTICE OF LIABILITY

(Including Cover Letter and Educational Appendix)

PRIVATE COVER LETTER — GOOD-FAITH TENDER AND NOTICE OF ENCLOSURE

(For Educational and Fiduciary Purposes)

****To:****

ABC Mortgage / ABC Bank

Attn: Underwriting & Compliance Department

****From:****

CHRISTOPHER KARLS SISNEROS TRUST

c/o CHRIS MAGIS NERO©, Trust Executor

****Date:**** _____

****Certified Mail No.:**** _____

Dear Compliance Officer / Underwriter,

Please take this correspondence as a formal good-faith tender and private presentment. Enclosed is a Private Rescission and Notice of Liability, issued under the authority of:

- UCC § 1-304 (Good Faith in Performance and Enforcement)
- TILA 15 U.S.C. § 1635 (Right of Rescission)
- RESPA 12 U.S.C. § 2601 et seq.
- Public Policy HJR-192 (1933)

This cover letter serves merely as a courtesy notice confirming that the enclosed document constitutes a lawful demand for full disclosure, accounting, and settlement of account to zero balance, together with the rescission of any alleged obligation formed without mutual consideration or full transparency.

Please acknowledge receipt within ten (10) days of delivery and direct all responses in writing to the Executor listed above. Silence or failure to rebut each point in substance will constitute acceptance and commercial acquiescence to the statements contained in the enclosed Notice.

This communication is made in peace, honor, and good faith, without controversy or hostility, and is intended solely to perfect the record and preserve rights under applicable commercial and statutory law.

Respectfully,

By: _____

Chris Magis Nero©, Trust Executor
for CHRISTOPHER KARLS SISNEROS TRUST

PRIVATE RESCISSION AND NOTICE OF LIABILITY

(Under Authority of UCC 1-304, TILA 15 U.S.C. § 1635, RESPA 12 U.S.C. § 2601 et seq., and
Public Policy HJR-192)

****To:****

ABC Mortgage / ABC Bank
Attn: Underwriting & Compliance Department

****From:****

CHRISTOPHER KARLS SISNEROS TRUST
c/o CHRIS MAGIS NERO©, Trust Executor

****Certified Mail No.:** _____ ******

****Date:**** _____

I. NOTICE OF RESCISSION

The undersigned issues formal notice of rescission for all alleged loan, mortgage, or financing agreements executed under ABC Mortgage, on behalf of John Doe, the living man and original signer. This rescission is made pursuant to the Truth in Lending Act (15 U.S.C. § 1635) and Regulation Z, based on newly discovered evidence of non-disclosure, unilateral contract formation, and absence of lawful consideration.

II. STATEMENT OF FACTS

1. ABC Mortgage accepted the borrower's signed note as a financial asset and converted it into credit without disclosure of its deposit or monetization.
2. No lawful funds were loaned from the bank's own reserves; the credit was created from the signer's own energy, signature, and Social Security Trust account.
3. No bilateral meeting of the minds occurred. The alleged contract was illusory, lacking full disclosure and lawful consideration.
4. Pursuant to UCC § 1-304, good-faith obligations require transparency in all commercial relations. Failure to disclose constitutes constructive fraud.

III. DEMAND FOR SETTLEMENT AND CLOSURE

5. Acknowledge this rescission within 10 calendar days.
6. Provide full accounting records of all deposits, transfers, and ledger entries derived from the original promissory note.
7. Settle and close the account to a zero balance and return all collateral and records to the rightful holder in due course.
8. Remove all derogatory entries from consumer credit files pursuant to 15 U.S.C. § 1681.

Failure to respond constitutes tacit agreement, admission of fiduciary breach, and commercial dishonor.

IV. NOTICE OF LIABILITY

Any continued collection, reporting, or enforcement action following this notice will be deemed willful fraud and malicious conversion of private property. All agents, officers, and successors are personally liable under Title 18 U.S.C. § 241–242, Title 12 U.S.C. § 1831 et seq., and UCC § 3-505 (Dishonor).

V. LAWFUL TENDER AND GOOD-FAITH NOTICE

Under HJR-192 (1933), no party may compel payment in a substance unavailable to the public. This notice serves as lawful tender of good faith and demand for discharge of the obligation per public policy.

VI. AFFIDAVIT OF TRUTH AND INTENT

I, Chris Magis Nero©, as Executor for the CHRISTOPHER KARLS SISNEROS TRUST, do hereby affirm under penalty of perjury that the statements above are true and correct to the best of my knowledge and belief.

By: _____

Chris Magis Nero©, Trust Executor

Date: _____

Notary Acknowledgment: _____

Appendix A — Educational Insight: The Lawful Right to Rescind and Compel Disclosure

1. Full Disclosure is a Prerequisite to Contract. Without clear disclosure of funding source, ledger entries, and deposit treatment, no valid meeting of the minds exists.
2. The Borrower Creates the Credit. The promissory note is a negotiable instrument that becomes the bank's asset upon acceptance and deposit. Thus the signer is the true creditor.
3. Right of Rescission is Ongoing in Cases of Fraud. Under 15 U.S.C. § 1635(f), no time limit bars rescission where material non-disclosure occurs.
4. Good Faith Obligation — UCC 1-304. All commercial relationships impose a duty of honesty and fair dealing. Concealment of ledger activity violates this standard.
5. Public Policy Since 1933 — HJR 192. Because the United States suspended redeemable currency, all debts are dischargeable in credit. The government assumed responsibility to balance public debt.