



Iain Clifford

**The President of the
Republic of Old Souls.**

THE MORTGAGE REDEMPTION

PROTOCOL

- Benefits Summary
- Top Questions Answers
- Objections And Counters

THE MORTGAGE REDEMPTION PROTOCOL™ – BENEFIT SUMMARY

Redeem your mortgages.

The **Mortgage Redemption Protocol** reveals the real truth behind mortgages: **banks do not lend money** – *you* create the credit. When you signed your mortgage note, you issued a negotiable security under the Bills of Exchange Act 1882.

The bank purchased your note, booked it as **its asset**, created new digital credit from *your* signature, and returned that credit to you as a so-called “loan.” The rest – repayments, interest, enforcement – is an accounting illusion.

The Mortgage Redemption Protocol collapses this illusion, recognises you as the **true creditor**, and redeems the full-face value of your discharged mortgages through an International Grantor Trust using lawful OID (Original Issue Discount) reporting.

THE 5 MOST POWERFUL BENEFITS

1. Redeem Mortgages at Full Face Value

Your discharged mortgage is a live security still generating income through securitisation and trading – just not for you. The Protocol redeems the entire face value (e.g., £300k, £500k, £1m+) through correct federal income reporting that the banks failed to perform.

2. Recoup What the Bank Failed to Report

Banks never reported the income generated from monetising your mortgage note. This creates a pool of **abandoned credit** that is lawfully recoverable once the correct OID filings are made through the trust.

3. Eliminate the Deception That You Were a Debtor

Under the Bills of Exchange Act 1882, your signature funded the transaction.

You were the creditor.

The bank was merely a nominee.

Redemption restores your lawful standing and collapses the fraudulent debtor presumption enforced against you.

4. Use an International Grantor Trust for Protection & Compliance

All redemption is done through an **International Grantor Trust**, which:

- files as holder in due course of your mortgage securities
- performs the OID income claims
- shields the redeemed credit from Crown jurisdiction
- ensures tax-efficient and lawful pass-through to you

5. Create Lifetime Financial Freedom

Once your mortgage value is redeemed, you can recycle it annually – just like the Infinite Money Protocol – creating long-term financial uplift.

Example: £1,000,000 redeemed × 50 years = £50,000,000
("Poor Peter" vs "Infinite Iain" case study).

TOP 7 QUESTIONS ABOUT THE MORTGAGE REDEMPTION PROTOCOL – AND THEIR ANSWERS

1. What is the Mortgage Redemption Protocol in simple terms?

It is a lawful process that **redeems the full face value of your discharged mortgages** by correcting the bank's misreporting. When you signed the mortgage note, you created the credit – the bank did not lend you anything. The Protocol collapses the illusion that you were a debtor, recognises you as the creditor, and redirects the value back to you through an International Grantor Trust.

2. How can a mortgage be redeemed if it was already paid off years ago?

Because a discharged mortgage is still a **live security** being traded, securitised, and monetised by financial institutions. Banks never reported the income created from your mortgage note as federal income, leaving a pool of "abandoned credit." The Mortgage Redemption Protocol redeems this full value through proper OID income reporting.

3. Why does the Protocol claim that the bank never lent me money?

Under the Bills of Exchange Act 1882, the mortgage you signed is a **negotiable instrument** — a Bill of Exchange. The bank purchased your note, booked it as its asset, and created new digital credit against it. That credit was returned to you as a “loan,” creating the illusion that the bank lent money. In reality, **you funded the transaction** and the bank misreported it.

4. What exactly is being recouped?

The income the bank **failed to report** when it monetised your mortgage note. Instead of declaring this as federal income belonging to the true creditor (you), banks treated it as their own property. The Protocol recovers this abandoned credit through an OID filing made by the International Grantor Trust acting as holder in due course.

5. Why is an International Grantor Trust required?

Because the trust provides:

- lawful holder-in-due-course status over your mortgage securities
- the ability to perform OID income claims
- a protected jurisdictional shield from Crown interference
- a tax-efficient pass-through structure for your redeemed credit

All the technical and administrative work is done by the trust—not by you personally.

6. Is this debt cancellation or forgiveness?

No. This is **not** cancellation, forgiveness, or disputing debt.

It is **correct accounting**.

Your mortgage note was already monetised when you signed it. The bank failed to report the true creditor's income. The Mortgage Redemption Protocol simply reclaims that value and restores your lawful position as creditor.

7. What real-life benefit will I actually see once my mortgage is redeemed?

You gain **immediate financial uplift**, often in the hundreds of thousands or millions, which can then be recycled annually – creating lifelong financial freedom.

Example shown in your documentation:

£1,000,000 redeemed × 50 years = £50,000,000

This transforms your financial future, moving you from the "Poor Peter" path to the "Infinite Iain" pathway of abundance and sovereignty.

TOP 3 OBJECTIONS — AND THEIR COUNTERS

OBJECTION — 1.

“How can this be real? I already paid off my mortgage — there’s nothing left to redeem.”

THE COUNTER

Your discharged mortgage is still a live, income-producing security — just not for you.

Even after a mortgage is “paid off,” the underlying mortgage note you signed:

- remains a **negotiable instrument** under the Bills of Exchange Act 1882
- was **securitised** into mortgage-backed securities
- was **traded multiple times** on global markets
- continues generating income streams through investment structures
- was **never reported** as federal income in your name

Banks and indentured trustees treat the income as their property, leaving your credit classified as **abandoned**.

The Mortgage Redemption Protocol uses a lawful OID (Original Issue Discount) process to recover this unreported credit through an International Grantor Trust.

Your mortgage didn’t disappear — it was monetised.

Redemption brings that value back to the rightful creditor: you.

OBJECTION – 2.

“But the bank lent me money – how can I be the creditor?”

THE COUNTER

The bank never lent you a penny – it monetised your signature.

Under the Bills of Exchange Act 1882, the mortgage agreement you signed is itself a **Bill of Exchange** – a security created by you.

The bank:

1. **purchased your signed note as an asset,**
2. **created new digital credit out of thin air,**
3. **returned that credit to you as a ‘loan’,**
4. **then securitised and sold your note,**
5. **while enforcing payments as if it still owned a debt.**

This is the accounting illusion.

In reality, **your signature funded the transaction**, and the bank misreported the credit as its own.

You were always the creditor – the Protocol simply restores that truth.

OBJECTION — 3.

“This sounds too technical — I don’t understand trusts or OID filings.”

THE COUNTER

You don’t need to. The International Grantor Trust handles everything.

The Mortgage Redemption Protocol is designed so **you never perform the technical work yourself.**

The International Grantor Trust:

- acts as **holder in due course** of your mortgage securities
- performs all **OID income reporting**
- corrects the bank’s misreporting
- receives the redeemed credit
- protects it from Crown jurisdiction
- passes the value to you **lawfully and tax-efficiently**

All you do is follow simple guided steps.

The process is administrative, protected, and handled by the trust — not you.