

KEY DOCUMENTS IN THE COMMON LAW LIEN PROCESS

1. Notice of Lien Interest

2. Affidavit of Obligation

3. Notice of Fault & Opportunity To Cure

4. Notice of Default

5. Affidavit of Non-Response

THE LIEN PROCESS

Each document in the original long form process can be read at the link below:
<https://www.thebernician.net/mortgage-fraud-101-the-commercial-lien-process/>

Notice of Lien Interest

In this notice, the Lien Debtor is notified of the damages sought in the lien process that will follow and the reasons why the lien right arose.

Notice of Lien Interest

Notice To Agent Is Notice To Principle

Notice To Principal Is Notice To Agent

Dear Sir / Madam,

Re: [Add Mortgage Account Number]

In relation to the above account and the previous notices dated [add date], [add date] and

[add date], I hereby serve notice that a Common Law Lien has arisen over your entire legal estate and that substantial damages have accrued, which must be settled in full within 28 days, otherwise Default Conditions will apply.

Affidavit of Obligation

The affidavit lays out the allegations of civil wrongdoings against the lien debtor, along with the proof of those allegations, in the form of the evidence which arises from the discovery process, as well as the default conditions, the ledgering and the time allowed to respond appropriately.

Affidavit of Obligation

Your Name [Lien Claimant]

[Add address]

v

Their Name [Lien Debtor]

[Add address]

Dated [add date]

I, [add name], of [add address], will make oath and say as follows, with respect to the Lien Debtor's failure to provide any material evidence verifying its registered charge over my property and the mortgage contract associated with it, having been asked for such in Notice of Conditional Acceptance dated [add date], Notice of Opportunity To Cure dated [add date] and Notice of Dishonour dated [add date]; that the purported legal mortgage it took over [add address of property concerned] on [add date] was fraudulently registered at the Land Registry on [add date], for the following reasons:

1. There is no material evidence that the registered mortgage deed complies with section 1 of the LPMPA 1989, which renders it void under section 52 of the Law of Property Act 1925, as per the High Court decision in Bank of Scotland plc v Waugh & Others [2014].
2. There is no material evidence that there is a preceding mortgage contract which complies with section 2 of the LPMPA 1989, without which no mortgage or charge can arise, as per United Bank of Kuwait v Sahib & Others [1996].
3. There is no material evidence that I had the right to sign the mortgage deed before I was registered proprietor of the property concerned, as the Supreme Court decision in Scott v Southern Pacific Mortgages [2015].
4. There is no material evidence that the registered deed bears the date on which I signed it, which renders the instrument a forgery.
5. There is no material evidence that the mortgagee lent the mortgagor its own funds, under the terms of any existing agreement between the parties, rendering any and all claims to the contrary null and void and giving rise to this non-judicial Common Law counter-claim of damages owed by the Lien Debtor.

Ledgering

This Principal due to the Lien Creditor is valued at [add mortgage payments total, plus the interest paid] and is ledgered against any and all assets held within the legal estate of the Lien Debtor, until such time that the lien has been settled.

Default Conditions

The Lien Debtor has 30 days to settle this security interest in full, or Triple Damages will be incurred [the Principal plus (the Principal x3)]. Failure to settle the lien in full within 90 days, in the absence of an Affidavit from the Lien Debtor, rebutting point for point the allegations contained herein with material evidence, not mere hearsay or professional opinion, will incur Exemplary Damages of 100x the Principal ledgered above.

DECLARATION

I, the undersigned Lien Claimant, [add name], declare that the statements contained within this document are true, correct and not misleading, to the very best of my knowledge and recollection.

Signed.....

In the presence of:

Either a Notary Public, a Commissioner For Oaths or three independent witnesses.

.....

[Address]

All responses to this Affidavit of Obligation must be sent to:

[Add Lien Claimant's address]

Notice of Fault & Opportunity to Cure

This notice should be served if there is not an appropriate and timely response to the affidavit, notifying them they have incurred Triple Damages, once again asking for material evidence to justify the recipient's position. In the event one is received, the process is suspended and negotiations begin.

Notice of Fault & Opportunity To Cure

Notice To Agent Is Notice To Principle

Notice To Principal Is Notice To Agent

Dear Sir / Madam,

Re: [Add Mortgage Account Number]

In relation to the above account, following your failure to respond appropriately to the Affidavit of Obligation dated [add date], I hereby conditionally serve notice that you have a further 30 days to cure your fault.

Please be advised that you have now incurred Triple Damages, as per the Default Conditions documented in the security interest. Failure to settle to the satisfaction of the Lien Claimant will result in Exemplary Damages being applied at 100x the Principal ledgered.

Notice of Default

This notice should be served if there is not an appropriate and timely response to the previous notice, notifying the lien debtor that they have incurred Exemplary Damages.

Notice of Default

Notice To Agent Is Notice To Principle

Notice To Principal Is Notice To Agent

Dear Sir / Madam,

Re: [Add Mortgage Account Number]

In relation to the above account, following your failure to respond appropriately to the Affidavit of Obligation dated [add date] and the notice dated [add date], I hereby serve notice that you have incurred Exemplary Damages at 100x the Principal ledgered.

If the amount due to the Lien Claimant is not paid within the next 30 days, the lien will become an Account Receivable that is capable of being registered as a Legal Charge against the property of the Lien Debtor, without an order of the court.

Affidavit of Non-Response

This affidavit attests to the delivery of the documents sent to the lien debtor and should be sent when the lien is perfected, 90 days after the date of the Affidavit of Obligation.

I, [add name], of [add address], swear that I have received no correspondence from [add name of Lien Debtor] at this address.

Every properly perfected lien can be exchanged for a new cryptocurrency on the Matic network. The price of which is currently \$2 per token – before public launch.

For the purposes of which, you would need to do the following:

1. Scan all of your documents in at least 300dpi and add them to one PDF, which must be less than 10 MB for email purposes.
2. Contact the UCT Treasury by email, attaching your entire lien process and you will be sent a draft Bill of Exchange if your lien is properly perfected.
3. Download and install the MetaMask digital wallet on a Firefox or Brave browser.

If there are no mistakes in your lien process, the documents will be processed for exchange.

Once all the final checks are done, you'll be asked to sign the Bill of Exchange and end it to the UCT Treasury.

Once the bill has been accepted, signed & sealed, you will be asked to add the token contract address to your MetaMask wallet.

Then 100% of the value of your lien will be sent to you in UCT cryptocurrency, with instructions on how to lock it in liquidity pools until you need to use it.

UCT TOKENS

What is the cryptocurrency known as UCT Lien and how can it be held, exchanged and spent?

UCT Lien has several truly unique selling points, which set it apart in a notoriously volatile and competitive marketplace.

1. Its value is pegged to the value of the currency ledgered in the liens which are exchanged for it, so the token is not dependent upon fluctuating market sales.
2. It is both decentralised and debt-free.
3. It is held in secure digital wallets such as MetaMask and Ledger Nano S.
4. It will also soon be held in new state of the art secure private wallets, with multifunctionality.
5. It's an ERC20 token on the MATIC network and can be exchanged for other UCT cryptocurrencies. But there are plans to deposit the tokens in UCT Treasury's very own private bank, where it could be exchanged for fiat currencies.
6. It is the world's first currency of any kind which is a representation of common law damages pay-outs, to injured parties whom the justice system has failed.

7. Since it is created and backed by perfected non-judicial liens, it is also the world's first bona fide credit-based cryptocurrency. But what makes UCT Lien so completely unique is it exists outside of the jurisdiction of government. Which makes UCT Lien pay-outs tax-exempt! What is Universal Community Trust?

1. UCT is a government-free jurisdiction, which was formed by international treaty on 21/06/2012. The UCT Treaty can be read in full at the link below: <https://www.universal-community-trust.org/uct-treaty/>

2. The UCT Treaty was served upon HMQ, the Treaty Office and the Secretary of State for the Foreign Office.

3. In March 2013, UCT established a Memorandum of Understanding with HMG, which agreed it had no lawful objection to the treaty's terms. The Memorandum can be read in full at the link below:

[https://www.universal-community-trust.org/memo-understanding-full/Including provisions for the creation of UCT currency and a new credit-based financial system](https://www.universal-community-trust.org/memo-understanding-full/Including%20provisions%20for%20the%20creation%20of%20UCT%20currency%20and%20a%20new%20credit-based%20financial%20system). After almost a decade in development, UCT Lien was created on 05/11/2022 and will replace its prototype,

UCT Token. Perfected liens worth £9 billion will soon be exchanged for UCT Lien. Those funds were then placed in Liquidity Pools, paired with UCT community's stablecoin, UCT Note. UCT Note [UCTN] is pegged to the value of UCTL. UCTL and UCTN can always be exchanged at a 1 for 1 exchange rate, but only by UCT community members. Rather than liens, UCTN is created and backed by Promissory Notes. At any one time, there must be as much UCTL in circulation as there is UCTN.

So when a lien is exchanged for UCTL, both tokens are staked in UCTL/UCTN liquidity pools, in equal amounts. Within just a few days, UCTL and UCTN will have established market liquidity of GBP£16 billion on the Dodoex platform. The winter of 2022 will also see the launch of UCT Crowd pooling Campaigns. Campaigns which aim to raise matching UCTL/UCTN liquidity in DAI, USDC and MATIC, to further establish their market value. Which means that by the end of the year, there should be a total of at least GBP£18 billion worth of UCT tokens in circulation. Half will represent perfected liens, with the other half representing promissory notes, both of which will be held by UCT Treasury.

All of this liquidity will be created under UCT jurisdiction and the protection of the UCT Treaty. UCT Lien and UCT Note are the original next generation, credit-based, self-governing digital currencies, backed permanent commercial paper fixed asset reserves. They are the currencies which will place the power to create credit back into the hands of the People.

Whilst providing the means for all injured parties to receive damages for all manner of civil wrongdoings. Most importantly, they are the currencies which will enable the building of a new advanced civilisation. Under the protection of the government-free, Natural Law jurisdiction of Universal Community Trust. Where the unalienable rights of the individual are protected from the potential tyranny of the collective...And the banksters have no control of people's lives.