

HEEP[®] CONSTITUTION BYLAWS and CODE OF CONDUCT

Recitals of Aims, Objectives and Purposes

THE PRIMARY, PREDOMINANT, AND MAIN PURPOSE OF HEEP IS TO CHART A NEW COURSE FOR THE PARTICIPANT'S EFFECTIVE ACCUMULATION OF WEALTH OUTSIDE THE CONTROL OF THE CURRENT MISGUIDED RULES OF THE DECEPTIVE MORTGAGE BANKING INDUSTRY.

- A. "HEEP", an acronym for Home Equity Enhancement Program, comprises a worldwide group of homeowners dedicated and committed to using the global markets and financial institutions to enhance the value of their home or property equity without encumbering its real worth and value to the mortgage-banking institutions.
- B. HEEP shall use the *deposit and credit multiplier* formula to effectuate the enhancement of their home or property equity by using gold as its underwriting instrument.
- C. HEEP is guided and mentored by the Native American Law & Justice Center[®] (NALJC), Browning, Montana, in association with the Word In Action Ministry[®] (WIAM), Seattle, Washington.
- D. HEEP is organized as a self-regulating imperative with a Central Working Committee (CWC) at the first tier, and Coordinators as a second tier, followed by a group of Home or property owners known collectively as HEEP Participants.
- E. Neither NALJC/WIAM, the CWC, nor the Coordinators shall have any power and authority over the HEEP Participants until and unless full, final, complete, and relevant disclosures are made to the HEEP Participants.
- F. HEEP shall be organized as a people-oriented entity where decisions are suggested, recommended, approved and eventually made with the consensus of the CWC and the Coordinators always paying due regard to the interests, security, privacy and protection of the Participants and feedback received thereof.
- G. HEEP Participants shall always be kept informed via email as to the latest updates in tandem with sudden and expected developments in the capital markets of the world.
- H. HEEP Participants shall email scripturalaw@yahoo.co.uk to contact NALJC and/or WIAM directly.
- I. The Contract Fees currently being remitted plays the functions of... consideration for a contract; and shareholder/stockholder participation contribution for a position in the HEEP Bank as a first tranche HEEP participant.
- J. HEEP Participants, the CWC, and the Coordinators are encouraged to contribute regularly with their comments, and suggestions in order to improve communications between all parties concerned in this collaborative effort.

- K. Great effort shall be made by each and every person associated with NALJC/WIAM and HEEP to ascertain and ensure that hidden hands, agendas, and motives are discouraged from contaminating and undermining the collaborative effort of NALJC/WIAM/HEEP which does not have an enforcement agency in, by, for, or of itself.

Code of Conduct

- A. Home and Property owners who intend to become associated with HEEP shall be encouraged to read the website www.scripturalaw.org where HEEP's outline, scope, scale and effect are clearly enumerated.
- B. The CWC and the Coordinators shall facilitate this process mentioned in (A) above to ensure that compliance with the necessary and appropriate documentation is strictly adhered to and complied to, in accordance with all NALJC/WIAM requirements, as provided in the Code of Conduct and HEEP Operations Manual.
- C. The CWC and Coordinators shall ensure, ascertain, and monitor the situation or circumstance so that the only applicable and relevant documentation subscribed for through NALJC/WIAM/HEEP shall be
- i) the most current and official *HEEP Application Form*, the *Memorandum of Understanding*, *The Secrets of Wealth* annotation, and the *Frequently Asked Questions (FAQ)* annotation.
 - ii) in this regard, other than the frequent updates emanating from NALJC/WIAM, no other documentation shall assume any standing, relevance, benefit, advantage or use to the home or property owner unless approved by the CWC in consultation with NALJC/WIAM lawyers.
- D. Regular information in the form of updates as presented and sent by NALJC/WIAM shall be publicized and disseminated to each and every HEEP Participant.
- E. The CWC and Coordinators shall hold regular meetings and discussions to answer questions and concerns, which may arise as a result of a failure of appropriate communications reaching each and every participant.
- F. The CWC and Coordinators shall plan and implement an Operational Manual containing, but not limited, to Policies and Procedures defining methods to ascertain and ensure that all parameters and imperatives of HEEP are adequately catered for and properly managed as a collaborative effort with NALJC/WIAM.
- G. The CWC and the Coordinators shall do whatever it takes to maintain equanimity, cooperation, and camaraderie with each and every HEEP Participant.
- H. Violations of the Code of Conduct, Operations Manual and Policy and Procedure manual, after review by the CWC and as may be warranted, shall be heard in an ecclesiastical court of independent ecclesiastical judges, and the decisions of this court shall be final and binding.

- I. NALJC/WIAM shall perform the following disciplines prior to handing over all operational control to the CWC, the Coordinators and HEEP Participants:
- i) Place the first tranche into an asset enhancement program (AEP) provided the three banking institutions are positioned for the AEP. Currently, the multiplier and the screener banks are positioned. The corresponding bank is being sought which has necessitated the formation and operational establishment of the HEEP Bank.
 - ii) Plan, set up, and establish the HEEP Bank as a Class A corresponding bank complete with a Board of Directors, Shareholder Committee, a Chief Executive Officer, a Chief Financial Officer, a Chief Operating Officer, internal and external auditors as approved by an overseas financial center.
 - iii) Pay the license fee of USD ten million as provided for by a HEEP supporter whose asset base is gold currently on deposit in Switzerland. A separate Contract exists outlining the Repayment Plan for this gesture of assistance.
 - iv) Plan and strategize the deposit structures of the HEEP payouts to best serve and protect each Participant's assets.
- J. NALJC and WIAM reserves the right and authority to add, alter, amend or delete any of the provisions of this Constitution by a consensus of no less than two-thirds majority of the Central Working Committee.

Dated: January 9, 2010