



If nothing changes, nothing changes...

The Secrets of Wealth

An Insider's View of Money

Turning Your Home Equity into Cash

Home Equity Enhancement Program™

Now you can use the secrets of the most successful and wealthy international business investors to convert your home equity into cash!

Home Equity Enhancement Program, known as **HEEP**, is a special purpose financial vehicle innovated and developed by Judge NC Naidu of the **Native American Law & Justice Center**.

Home equity sits in cyberspace – for want of a better word or description – and grows at a steady pace over the years after the house and the land is purchased through a mortgage loan process. [*'mort' is 'death' in Latin; 'gage' is 'grip' in Latin – therefore, mortgage means a... Death Grip*].

When a homeowner has accumulated sufficient equity – what you originally owe versus the current market/assessed value of the house – a call comes from an encouragingly persuasive, motivated, and friendly lender who happened to discover that you qualify to be eligible for a *"refinancing of your mortgage at a new lower interest rate," or "for a low interest loan because you have been very good about your monthly mortgage payments for the last four, five, six, or seven years."*

The unsuspecting homeowner usually is convinced that all that praise and adulation about their payment history toward the house mortgage is welcome, recognized, and appreciated. The homeowner agrees that it is time to get some money for cheap, and spend this money for home improvements that are long overdue or maybe for their child's college education.

What happens next is quite familiar – you visit the lender, exchange greetings, review and sign the documents, get your check, and off you go to call the house remodeling guy whom you have been putting off for several months. Your home gets improved – a larger kitchen, a brand

new deck, new roof, new paint, new roof, etc. Maybe you'll use some of that extra cash to pay off your home, become debt free or take that vacation trip you've been postponing.

What you, the homeowner, did not realize is that you have just borrowed the money from the equity you already own and to add insult to injury, you're now paying interest for borrowing your own money - when you would have gotten that same money free and clear had you simply decided to sell your home.

Equity is property you already own!

HEEP is a novel way for you, the homeowner, to use accumulated home equity, that is **unused, untouched, unpledged** and **unencumbered**, to be multiplied in a pooled account with other homeowners, without any risk attached or contemplated.

All that is required is proof of your home property tax valuation which you should be able to obtain after calling your county tax assessor's office who will tell you the county's assessed value of your home.

For example, If the balance of the mortgage loan taken on your home is \$190,000, your equity position would be the \$300,000 (assessed or appraised value) minus \$190,000 (the mortgage balance) = \$110,000 of **equity you own**.

Your \$110,000 equity is now eligible to undergo a transformation into cash of up to four times applying the "Deposit Multiplier" formula as it is defined in Barron's **Dictionary of Finance and Investment Terms** as a magnification of your original equity of \$110,000 to expand up to \$440,000. This money is yours to keep because the home equity is

yours to keep from the start. You pay back no principal or interest for the \$440,000 [*except any taxes that might become due, or keep it in a trust as a future nest egg*].

Do not become a recurring statistic of the American dream that witnessed the greatest economic failure in our nation's history when banks and the government stood by impotently and helplessly watching the Crash of 1929 and its aftermath.

SOME IMPORTANT STATISTICS:

In Europe and the Far East, where gold and real estate is used as a medium of exchange, these assets become eligible for expansion and enhancement through a banking process known as the 'Asset Enhancement Protocols' (AEP). Using the AEP as the model, the innovative **HEEP** program is being introduced to the American markets.

Individual homeowners can now take advantage of what would otherwise be out of reach. Most international banks require a minimum of tens of millions of dollars to enter into these programs. Using the **HEEP** program, individual equities are pooled together to meet the bank minimum requirement to participate. Using standard banking



The greatest good you can do for another is not just share your riches, but reveal to them their own. - Benjamin Disraeli

procedures and protocols, these documents are transformed into commercial value as a financial instrument and enhanced by a banking process known as the deposit multiplier. Risk? The HEEP is risk neutral. Why? Because NO cash is being placed into the pooled account, (only the documents evidencing your equity) and no encumbrance is placed on or against the asset.

Something you may not understand, homeowners in Europe and the Far East did not suffer the pain and humiliation that Americans are having to endure during the "subprime meltdown" because the fat cats who eagerly and enthusiastically participated in the initial loan facilitating exercise had made their fortunes using the DEPOSIT MULTIPLIER formula, and were off leaving the troubled homeowners to sort out the mess with their banks and the government.

2. The author and innovator of **HEEP** for US markets takes unbridled refuge in the federal Constitution of the United States of America – the supreme law of the land according to Article VI – where it is guaranteed that an inventor or discoverer has an exclusive right to their respective discoveries (Article 1, section 8, clause 8) – in this case, **HEEP** is an exclusive discovery by Judge NC Naidu who has been studying financial markets for several years.

3. Again, the author and innovator of **HEEP** for US markets takes unbridled refuge in the federal Constitution of the United States of America – the supreme law of the land according to Article VI – where it is guaranteed that no ex post facto law shall be passed – Article 1, section 9, clause 3 – which means that the government cannot criminalize **HEEP** as a securities violation because no such law exists at the present time to declare it an illegal act.

CAVEAT: The author makes this statement urging the reader to be aware of the genius of Michael Milken, who invigorated the use of high-yield bonds (junk bonds), and helped raise capital for such entities like MCI, CNN, McCaw Cellular, Barnes & Noble, Stone Container Corporation, Time-Warner, Safeway and Mattel. Milken was instead demonized, criminalized and crucified by an overzealous prosecutor named Rudolph "Rudy" Giuliani who tried to prove that Milken was engaged in insider trading, racketeering, bribery, and stock manipulation, plus a RICO charge thrown in for good measure. Fortunately, for Milken, Judge Kimba Wood did not buy it. Milken got two years as a "political bargain" so that the Manhattan U.S. Attorney's Office will not look bad, and also to placate the fat cat wheelers and dealers of Wall Street who sought Milken's blood because he wanted to help the businessman of Main Street.

Ivan Boesky – a real insider trader who gave sources suitcases of cash – arranged a deal with the government to trap Milken, but his evidence was not used because prosecutors realized that Boesky lacked credibility as a witness! University of Chicago law professor Daniel Fischel has examined Milken's work in his book Payback: *"The Conspiracy to Destroy Michael Milken and His Financial Revolution"*. We strongly encourage you to read this book. MCI, CNN, McCaw Cellular, Barnes & Noble, Stone Container Corporation, Time-Warner, Safeway and Mattel were not terrorized into returning the money!

4. **HEEP**, qualifies as an exemption from Securities Exchange Commission under Regulation D, Rule 501, where the homeowners' tranche qualifies as an "Accredited Investor," according to Barron's **Dictionary of Finance and Investment Terms**, if they have a net worth of at least \$1 million, or annual income of at least \$200,000 for individuals and \$300,000 for married couples. **Entities** – corporations, limited partnerships, religious, benevolent and charitable societies with a net worth of \$5 million are also eligible as "Accredited Investors".

5. **Finally, if you are in doubt, please stay out.**

This is not a solicitation of any sort, style, fashion or manner. The information contained herein is educational, and can be tested in the marketplace of ideas, innovations, experiment, experience and exposure. There are banking entities all over the world who have developed strategies closely akin to **HEEP**. These strategies have been transformed into lucrative programs that generate a steady and sure yield.

Readers are encouraged to read, study, absorb, and understand the inner working mechanism of financial instruments in the capital markets of the world, so that you, as an asset owner, are able to make your own choices and decisions without outside "assistance and counsel."



The happiness that is genuinely satisfying is accompanied by the fullest exercise of our faculties and the fullest realization of the world we live in – Bertrand Russell.

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