

Private Home Funding Program (PHF) - Technical Manual

(Revised February 2023)

LWS has streamlined and standardized a housing solution that will operate in harmony with the incoming NESARA/GESARA law that will be the governance for Nations, States or Providences, Counties, and Cities.

NASARA/GESARA compliance will be the way the law of the land is made public. Any Governance of the aforementioned entities must be compliant or they will lose their financial inclusion in the Quantum Financial System.

NASARA changes will be made and implemented in the new way the public does business. This will include the housing sector of the economy. To solve the Housing dilemma, LWS has devised a Private Home Funding Program (PHF) that will facilitate home purchases and refinances in conjunction with the RSS Beneficiary Program (RSS). Like the

RSS, the PHF will be administered through the RSS platform and will reduce these once convoluted transactions down to a straightforward Bill of Sale agreement between the buyer, the seller, and the Quantum Consciousness, or Divine Consciousness.

Major changes in the NESARA/GESARA law require a different approach to the Real Estate Title process that is now being used with government offices located in County Recording offices. This Deep State recording system was used to defraud millions of Real Estate transactions including illegal Mortgage contracts. Changes need to take place and LWS is on the cutting edge of the changes that will last in the NESARA Governance operations. Notice the lack of a "T" in governance, this means that the Cabal's way of controlling society is being changed.

The new way of buying and selling a home is through the use of a Bill of Sale. The LWS

Private Home Funding program uses the Quantum Financial System as a secure way to fund a home purchase or to refinance a person's home. Managing Directors will provide the funds in their Master Accounts for all aspects of the RSS program. The PHF is part of that program.

The exchange is similar in concept to the 'For Sale by Owner' programs that exist now, less the manipulations and controls that are still placed on the transaction by illegitimate institutions that have no authority or business in the transaction. The terms between the buyer and seller can be consolidated into an adapted Bill of Sale, like the simplicity of buying a car in your local community.

It has been communicated by the Alliance that the quickest and simplest way to help beneficiaries to take advantage of these PHF programs is to first fund the payoff of any existing mortgage debt. The fact is, NESARA

will require debt forgiveness of mortgages. Our plan is to use the Alliance to facilitate the issuance of the "Release of Lien" document so there are no problems selling the Home. This has been approved. The Alliance will have a vetting process in the Beneficiary's back office that may turn off the actual button for those who are not acting in the best interest of our LWS Beneficiaries. There will be an activation button that will help you download the proper documentation which will include a legal Bill of Sale document.

Once this is executed and a homeowner's title is free and clear, the homeowner can proceed with either selling the home or refinancing it thru the PHF program. Upon funding of the PHF program, the title will be essentially 'tokenized' in the QFS, and homeowners will have established unalienable ownership of their property. The QFS will be used for the Home purchase transaction because the transaction is permanently set as a historical event. That means the Title is vested in the QFS and

cannot be sold or liens attached without the consent of the person who owns the home of record.

The Word “Private” gives notice to anyone that the property purchase was funded by a private organization that retains its privacy and has no liens or encumbrances to the Home and the land it is built on. The transaction documents are retained in the Beneficiary’s Back Offices of both parties to the transaction. It may be needed to record the ownership of a home for inclusion on the Plat Maps of property ownership.

Beneficiaries will now enjoy direct control and access to not only their money but also their homes through the RSS Platform.

This simplicity and automation will allow ALL beneficiaries in ALL locations access to true

home ownership regardless of whether they are in a location with a Managing Director. They just need to be registered as a Beneficiary through the Bonus program associated with the RSS platform, which no one has control over. Further, Managing Directors can now fund housing for their entire chain of beneficiaries effortlessly. Note: the entire home value in the USA, is 51 Trillion Dollars. If you take 1 Millillion out of 360 Millillion in the SKR program that has 3 Million Zeros, you could fund as many Homes as you would like and never run out of funds. The funds are there.

Any one of our Managing Directors would have enough funds to refinance the entire planet's housing inventory on any given day so funding will never be an issue.

Managing Directors who are inspired to get more involved in housing solutions can choose to build support systems around this new streamlined funding program.

There will still be a place for real estate agents, appraisers, inspectors, listing services, etc. that are inspired to facilitate humanity in this endeavor, but they will orbit around the transaction as desired, but not in a position to hold the deal hostage despite an agreement between the buyer and the seller. The buyer and seller are the ones in charge of the transfer of the Home and are able to do so without the help of any outside persons or agencies if they want to.

Love Won Society, partnered with the QFS and the RSS platform and is transferring wealth, security, and freedom back to the people of the planet with as few clicks and controls as possible.

The scope of the PHF is limited to residential homes, commercial properties will have a separate vetting process to establish ownership in the QFS.

Further Information:

To minimize chaos and expedite the program roll-out, PHF now includes paying off existing

mortgages. The Alliance has communicated that they will administer the mortgage payoff process directly via the beneficiary's back office. At present, an effective 100% payoff will be offered to ALL beneficiaries.

Communication of the programs needs to stay 'conceptual' until further information is given. Attached is a scenario that LWS has suggested to the Alliance, but we are waiting for further instructions to see how they will be applied. What we can report is that the privacy and automation of the attached scenario will be maintained no matter the final program.

NOTE: Both scenarios would occur AFTER the existing mortgage and liens have been paid off so the seller can provide a clean and clear title.

Funding Terms for NEW HOME Purchase:

** Buyer and seller must be a registered RSS Beneficiary person, * Must be 21 years old to participate, * One program per beneficiary per 60 months.**

The Private Home Funding Program will finance 100% of the purchase price to the seller. The buyer must pay a 10% Down Payment.

Upon closing, the buyer's 10% down payment will be refunded and deposited into their General Cash Account. The 10% downpayment is used to qualify the Beneficiary for the Home purchase. Once returned the remaining balance is 100%.

The 100% remaining balance will be paid off over 15 years with 0% interest. The Beneficiary's download will be increased to cover the monthly payment. The automatic monthly payment will be drawn from the buyer's account once your per-minute download increases for 30 days. The increased download will accumulate separately and will not be accessible for other purchases. It is only intended for your monthly house payment and is visible in the back office as a ledger entry. The increase in per-minute downloads will cease when the loan is paid off or sold to another person. The loan payments are

returned to the Managing Director's Master Account.

The sale is transacted between the buyer and the seller through the RSS platform, and there will be NO encumbrances put on the home or the land as a condition of funding.

Home Value Recovery Program Terms:

(This is a way to refinance a home)

**** Homeowner(s) must be a registered RSS Beneficiary ***

****Must be 21 years old to participate ***

The Home Value Recovery Program is a one-time funding event that will provide you 100% of your existing home value in a one-time lump sum.

This is limited to one beneficiary per property. If a beneficiary exercises this program, there is a 60-month waiting period before they can

exercise the New Home Purchase Program again.

The home value can be established in several ways: Appraisal, old mortgage statement, Zillow estimate, etc. The age of the document is also not important, we encourage you to find the document that is the higher value, the RSS will accept it if it is an authentic document. Also, reasonable explanations of value/ investment is also accepted along with documentation. This is helpful if you live in a place that has lost home value, like floods or hurricanes, or other natural disasters. This means that the RSS Platform will act as an Insurance company so that the Home will always be available for residency.

If there are two beneficiaries on the existing title, they both must agree on:

- The established value they are requesting funding for
- How the funding will be distributed between the two of them (50/50, 70/30)
- Whose name is on the title moving forward (both parties or just one?)

- Once they both agree to the above terms, the RSS platform will proceed with funding and record the terms of ownership that were agreed upon.

Insurance Note: in the event of a partial or total loss of a home, the RSS platform will reimburse for the total cost of repair or replacement. For more information on either program, please see our educational videos and Frequently Asked Questions.

PHF document was revised and updated in February 2023 by Ron Giles