

# Private Home Funding Program (PHF) - Technical Manual

(Revised October 2022)

LWS has streamlined and standardized a housing solution that will operate in harmony with the incoming NESARA while also recognizing that not all towns may have CAC's and not all Managing Directors might be inspired or qualified to implement a comprehensive housing program.

To solve for these challenges, 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 agreement between the buyer, the seller, and the Quantum Consciousness.

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 on Craigslist.

It has been communicated by the Alliance that the quickest and simplest way to help beneficiaries to take advantage of these PHF's programs is to first fund the payoff of any existing mortgage debt. This process will be administered by the Alliance thru the beneficiaries back office. 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 a PHF program, the title will be essentially 'tokenized' in the QFS, and homeowners will have established unalienable ownership of their property.

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. Further, Managing Directors can now fund housing for their entire chain of beneficiaries effortlessly.

Any one of our Managing Directors 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 not in a position to hold the deal hostage despite agreement between the buyer and the seller.

Love Won Society, partnered with the QFS and the RSS platform 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:**

For the sake of minimizing chaos and expediting 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 beneficiaries back office. At present, 100% payoff will be offered to ALL beneficiaries.

Communication of the programs need 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 below scenarios would occur AFTER the existing mortgage and liens have been paid off so seller can provide a clean and clear title.

### **Funding Terms for NEW HOME Purchase:**

\*\* Buyer and seller must be a registered RSS beneficiaries \* Must be 18 years old to participate \* One program per beneficiary per 60 months \*\*

The Private Home Funding Program will finance 100% of the purchase price to seller + the buyer will be responsible for a 10% DP.

Upon closing, the buyer's 10% down payment will be immediately refunded and deposited into their General Cash Account.

The 90% remaining balance will be paid off over 15 years with 0% interest. The automatic monthly payment will be drawn from the buyer's account once the increase in your per minute download has been running for 30 days. The increased download will accumulate separately and will not be accessible throughout the month. It is only intended for your monthly house payment and is visible on the back office as a ledger entry.

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 land as a condition of funding.

## **Home Value Recovery Program Terms:**

\*\* Homeowner(s) must be a registered RSS beneficiary \* Must be 18 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.

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 are also accepted along with documentation.

There will be no encumbrances put on the property as a condition of funding. The funding is approved and transacted through the RSS platform

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 was agreed upon.

**Note:** in the event of a partial or total loss 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 October of 2022 by Ron Giles