# May 10th - Q and A Telegram NRELS part 1

#### **SUMMARY KEYWORDS**

people, home, listing, properties, question, money, problems, managing director, contract, real estate, director, condominiums, buy, humanitarians, refinance, broker, create, person, business, sell

#### **SPEAKERS**

Ron Giles, Speaker, Dominick

Dominick 00:00

So Ron, we've got a few people that had some questions. And now that you're here if it's I can go ahead and let them ask just a few questions before we get started.

- Ron Giles 00:08
  Surely not a problem.
- Dominick 00:11
  Okay, Patricia, I've unlocked you. So if you've got a question or comment that you'd like to make, go right ahead.
- Speaker 00:18

Hi, everybody, good afternoon or morning. God bless all. Everybody, either in the LWS or outside is feeling the excitement and the energy of what's happening around the world and more. One of my girlfriends that can't make it on this chat today. I'm trying to counsel her. So she asked me to pose a question to you, Ron. And her question is, is she's married, and she has a daughter and a brother. They're all adults, and she has tried to share, but they would not listen. And if this is coming soon, she is feeling the emotions of how do I handle this when this happens, I did remind her of the eight billionaires working for humanity. But if you could give any words that could settle her soul, you know, she lives in the truth. So not telling your family the truth because of an NDA. That's what she's torn. Thank you.

Ron Giles 01:19
Say that again. She's living in truth because she has an NDA.



No, she lives in truth. She speaks the truth with God. So Oh, does sign an NDA? She doesn't want to pick that. But how would she present this with her family?

## R Ron Giles 01:37

Okay. Well, that's a really, really good question. And I'm not sure that there's a definitive answer that can be broadcast for everybody to, to do it, because some people are in a very hostile environment. And some people are just, they're the ones in charge. And but the other people aren't believing that they will follow if the leadership leads out my feeling with in terms of what we as humanitarians are going to be dealing with, our job is to not focus on the things of the world. When I say that, I wanted to be sure that that's kept in a into a perspective. If I focus on the nitbitty information, Intel, whatever you want to call it, that's coming down, that we've got so and so did this, and so on. And so did that, you can get caught up into that in a way that it takes over your life. And what happens is that you begin to create from that perspective, that which you focus on, is what is brought about in your life. So if I'm focusing on the fact that we do not have our funds yet, and I'm complaining, and I'm getting upset with it, then I'm recreating that whole scenario. In an emotional sort of way, we can't really do much with the Alliance and what they're trying to accomplish. It's not our job. Yet, most of us take on a feeling of responsibility for what's taking place, especially with people who don't agree with it. I do not talk to people about in my personal life. I do not talk with people about things associated with things that they don't believe they don't believe it, I don't, it's not my job. It's their go minion that I don't want to cross over. If I cross over the dominion, and I create a negative response from them, then I have shared inappropriately. Meaning that if I don't consider consultation with the heavens before I start mouthing off about something. Especially if somebody is if it's an ego thing, and I have to win a voice contest or something like that. That that does not suit me. Well, I really feel the negative influences. And I'm getting much more attuned to then the emotional side of things right now. I found I figured that out just the last two weeks. I can get very emotional about things that I don't really care about. But if I focus on it, then I will and And in doing so I lose a degree of, of my spiritual growth and development and so forth. So it's always been my opinion, there's no reason to be fighting with people, my job is not to tell my my friends and family about everything that's going on. If they want to listen, then they will, if they don't, I can, I can maybe send things over. And if they asked me not to, then I don't. But I care for them and want them to know the truth. And I want them to feel that there's something different than what they're looking at. And that's perhaps my way of saying, if there's a problem and you'd like to discuss things, let's let's do that. But I'm not here to win you over to my point of view, it's not important to me, when I say it's not important, obviously, it is we want them to be happy. And we want them to be able to get nurtured through this. Problems areas in our lives, that's coming, and much more is coming in as already been here. So it's going to get worse for a lot of people who are not listening. And it's designed that way, so that they will have the experience and said, Enough is enough. I can't take this anymore. Well, then they start throwing out things in their life that they wished were true, but they're not. That's that's just the way we do things as humans. So when the time comes, when you've had enough, then you've had enough and you don't want to have to concern yourself with a lot of the garbage anymore. Now, let's let's be really real. I have people that I know, that are very liberal in their thought processes, and especially with this abortion thing that's going

on. Now, my people, my friends, were usually not involved in abortions or, or have a real strong opinion. But that seems to be the the information that's available to us now about the Roe versus Wade stuff. We're at war. Now, I don't care what people say, we're not at war. That's not true that Dan and well, okay, then tell me why we haven't got our funds. spouting off all you want about your religious beliefs and concepts and understanding. But there's a reality. And my reality means that to me is that we are in a situation where I need to be quiet. Because if I don't be guiet, then I can become a target. And so am I different than you? I don't know. However, I'm not going to argue with people and try and convince them of my point of view. They've got their points of view, and I have mine and if they don't coincide, just leave it alone. It's not your job to tell them that's crossing over into their their dominion. And, and you get back to the Lord's Prayer where it talks about trespassing. Trespassing is a real crime. It's a real sin. We're supposed to forgive their sins them if they've sinned against us as we're they're supposed to forgive us for the things that God forgives us for the things that we have done wrong. Crossing dominion is one of the biggest things. And let me say that, again. Crossing Dominions is one of the greatest problems that we as humans have. Because we have never been taught to honor another person's integrity, another person's dominion and other person's belief system. You squash it. That's what the Cabal does. And if you can see that happening in the world now, if you believe in abortion, and Roe vs Wade comes on, then you're gonna have people that are, are really going to be upset. And if you don't believe in abortion, or that it's appropriate, then you're going to have a better way of feeling about it. But the whole problem has a meaning far beyond what the social pneus of abortion is. And that's the, that's the sanctity of life. And so, if you want to get into that, get into it and see what happens to you. If you focus on that, see what happens to you. You'll just lose a degree not All of it, but a degree of your vibrations, you're lowering your vibrations to fight with them over things that you don't have a responsibility to tell them. Let them find out for themselves. That's what this is all about. This is what the show is about. So my, my point of view, and I'm very strong in this, if I focus on the negative stuff, then that's what I'm creating. If I focus on it to the point that I'm arguing over it, then I am creating Dominion crossing Dominions into somebody else's stuff. And what person who thinks they're spiritual. What they can do in that kind of scenario is they can destroy their spirituality. Because you can get down into a point where you are arguing all the all of the time, and it's very difficult for you to start feeling the spirit of you. So that what you focus on is that which you create, so I'm not, I just don't talk to people about it. If I know that there's a listening there, then I can share. And I can share some positive things with them. But I don't talk about the negative. I really don't want to talk about it. Sometimes you kind of get driven there just because you're emotional about things, but trying to be level headed most of the time is the thing that's going to help us to get through this whole. So I hope that's helpful for you. I do not argue with my friends and family. I don't like what they're doing. But I don't need to teach them something by arguing. And of course, arguing never changes anybody's mind anyway.

### Speaker 11:49

So if I could respond to that, Ron, thank you very much. That was very enlightening. But I think her point is, like her husband's very respectful. And he's, you know, not asking a lot of questions. He's not interested, but she feels in her heart, how she would handle it. If, if and when the redemption comes? How would she handle it with him? If she's in this responsibility of handing out and setting up for helping humanity? Like, how would you explain to him if she has an NDA, I said to her, talk to your angel in your god, that was my

## Ron Giles 12:29

perfect, yeah, they're gonna be a great assistance to us as we move forward, and, and let's start at the appointment and create that relationship. How you're going to keep in mind that the nondisclosure agreement has certain things in it that you cannot talk about. It's not, it's not like putting a piece of tape over your mouth, you can talk about a lot of things surrounding it. But there are certain things you don't talk about. And sharing with your husband, with her husband, is, I think is vital as far as marriage is concerned. But there are certain things that how much money you got, where do you got it from? Say, I bought some currency, and I redeemed and I've got some money. And I'll just leave it at that. But if that's against the NDA, then you just have to kind of tailor what you're going to say and use your brain, use your mind, come up with the best idea and best way of working through it. You might also she might also consider having her husband on an exclusion list where she doesn't. So she can talk about things if she feels comfortable spiritually talking about it. And opening up to the reality of what's been going on, it's up to her. And it's up to us to ask. And so I think that answering your answer that you gave to her with her counselor is probably the best way that I would say, you know, and I didn't say it that way, but you did. And I say Oh, I agree. 100% That's the best way to do things. Yes, yes. Without any hold back on that. Well, I think you're doing great.

- Speaker 14:22
  That's doing great.
- Ron Giles 14:24

  Thank you so much. Bless your heart. Thank you, Ron. We're gonna get started if that's okay

with you, sir. Okay, sounds really good. Okay,

everything and I will be in the background. All right. Hi,

- Dominick 14:34
  so our topic today is the NRELS. We're going to cover this. Hopefully we'll get it all into one one chat, but it's a likelihood it's such an important program of LWS. It'll probably take a couple to kind of get it through. So with that, Carrie, I'm going to just let you take over and explain
- Speaker 14:57

  Ron. Hello, can I hear So I'll read the topics for you as we've done before, and then you can answer them with all of your wisdom for us. Okay.
- Ron Giles 15:08
  Well, thank you. Yes, that's a good way.

Speaker 15:11

Okay. All right, starting with the purpose of the NRELS program, getting people into homes of their own.

Ron Giles 15:22

Okay, it's probably fairly easy to understand why the whole program is, is put forth so that people can get into their own homes. And the way that we do it is the listing service program. But the idea is to let's get people into their homes. I want you to, I just want to say one thing about humanitarians in relationship to if I would say I'm a humanitarian will, I want to pick the person out there in the world that needs the most. And I'm going to work out some kind of a project to be sure that that person or those people get fed or they get homes, and so on, so forth. And I'm going to make that my project. But please understand that the alliance is not looking for those little things. Yes, they will get done. You're going to spend time with those people. But there's a major project that's involved in changing the whole economic system and the way that we do business in the world, which has been so distorted with the central banking system making us debt slaves. So a home is the first opportunity many people will have, they'll, they'll get their RSS program going and maybe get their six trust set up and start making some money. A home then would be their next project, a place to live if they don't have a home. And if they do have a home, that's when they can refinance and do things like now with it. So but it is this is for everybody, not just the poor, not just the homeless, those people many of them than if he had talked to people who interact with those people, many of them just like the street. And we go by, and we see that and it's this terrible, and they need home and all that sort of stuff. Yes, some of them do. But some of them don't. And some of them wouldn't want a home. So we have to do things according to the way that they want to do it. And the the N r e I s is a way for people to get anybody to get into a home. So if they want to get into one, let's get them involved in the listing service program. Next question.

Speaker 17:49

Can the NRELS be incorporated into a CAC? And if so how?

Ron Giles 17:57

Yes, the CAC is beginning to to be a really phenomenal program for directors, the people who are involved in the directors as directors, in the local communities and in the cities and, and counties and states and so forth. The National listing service has a program to remodel homes and fix them back up, put in new appliances. And so what we're looking for there too, is people that need to have that need to do the work, where who's the best ones to be doing that is that their real estate people? Well, that's a side project for them. But we have people who will go in and find out who these contractors are, and start offering them employment contracts, and business owners and all that sort of stuff. Some of them are not very big. Some of them are two or three people and some would be more than happy to find two or three or four or five people to do the kind of work that they do. If we look at it, how many people are there that's going to be necessary? Well, for every house that we fix up, it's gotta have some crew tour. There's electricians, there's a plumbers, there's those who install appliances, and some of the homes

may need to be remodeled in the kitchens and these are contractors that do that. And most of the real estate people don't have a really good way of finding those people. But we do in the CAC we have a director can go out and find a lot of those kinds of people and they just drive around or whatever there is there they'll people will come to them who want to be involved in this so the director can be a very strong advocate Now, to what degree you want to the real estate people to take over for the closings, and all of that sort of thing and the money control? Yes, that would be a good idea. But if you give money to a real estate person, they can put it in their escrow account and use it for specific things. You can do the same thing for a director and have him access money so that he can pay for all of the things that need to go into the homes and pay for the, obviously the people are on employment contracts. So they'll get money. keeping them busy, could be another problem. Maybe they're too busy, and they need more people. Well, those are the real estate people are not the ones that really can do that sort of thing. So the director seems to be looming as a really, really responsible person, and can even attend to closings, and maybe they have the money associated with him. But I would turn that over to the listing or excuse me, the closing companies that do that sort of thing. And all the money's all right there. But the director can simply be involved in the best way possible. So it's a it's a resource, the real estate people can use those, and, and the directors will be more than happy to accommodate them. So that's a really good thing. So yeah, that's that's my feeling. Next question,

## Speaker 21:38

and your NRELS real estate structure in the US national registry for listing of properties. And then how is it going to work in other countries?

### Ron Giles 21:50

this is one of the most disorganized parts of our program, because each different country have and some states have different ways of transferring titles of homes and properties. We also got a problem where the Cabal thinks they own everybody and everything. And so the whole listing or the whole circumstances of listing property, or not having but they're registering the properties and the names and so forth in the county. Those are really problems. And, and they can be if if they're not sold properly, there's a transition there. But we'll we'll work with them because their job is to is to do the filings, the real estate filings and ownerships and so forth. So that's already in place, but the cabal is idea that they own it, and we only get whatever all of that is going to have to go away. We'll see how that goes. And I don't think that there's a time involved in that to where if you did it one way, you got to go back and do it over again, another way. I think it can be changed. But there's some other problems associated with that. And not just in one state in the union, you know, USA, but many other states have different ways of dealing with properties. And the national registry for the listing of properties. You have your your real estate people and their real estate, listing services for each location or whatever, and how they're going about it. But we're not involved in that. We'll go buy properties from them and pay their people and their people will pay our people for buying a piece of property. You got listing agents and selling agents. And so our people go in and as the buyer, we will buy those homes and then fix them up and then put them in our listing service. And then that's how they sell their soul to the people that we're going to be working with. Now in other countries, they may have different laws, I don't know what those laws are. But each one of them can be

set up to the point that it can work, the concepts can work. And we need to have the people in those countries get involved in the real estate listing service and, and implement it so that that can take place in those countries as well. Next question.

Speaker 24:28

I was just asking Dominick about this question. And he said yes. Okay. So will there be a contract to sign by the managing directors to become part of the NRELS?

- Ron Giles 24:42 Yes, absolutely.
- Speaker 24:46

So it's a similar contract that will sign to become managing directors, there's in benefactors, is that correct?

Ron Giles 24:56

As a managing director, you will be the ones who sign contracts with real estate brokers and and then you go, they're the ones who are gonna go look for the properties do you want to go look for the, I'm only interested in \$10 million, or 5 million up to five, you can have all kinds of listing things that they need to come under. But I would just simply say, here's the contract, let's go find the houses and let's get as many people in homes as we possibly can. Then you have a listing contract, excuse me, a contract for the brokers. And every broker that comes to work in the in the listing service, needs to have one of those contracts. Because their Commission's when we pay them is in the RSS program, five cents for each property that they sell by pennies increase so and and couldn't can't be more than that if depending on the prop and size of the property and how much it costs. And it's all in the listing service programs. But every time you have a new broker that comes in and starts doing this, you need to he needs to be on a contract so that he will accept what we are offering as payment for commissions. And real estate people will just jump on this because they're going to be making a lot a lot of money.

Speaker 26:28

Right. So just to clarify, though, as a benefactor or managing director, we're going to sign a contract. First of all, to become as Zim benefactor with love won society, will we also sign a second contract to be able to use the NRELS program with love won society.

Ron Giles 26:54
Let's leave that open for now. But understand that there will be contracts. It may be in the

benefactors contracts with the Managing Director, it all depends on how we set up that first contract, whether it's going to cover all of the other different programs or not. As far as a contractual basis, and maybe it needs to be not everybody's going to be involved in the listing service. So maybe we need to have a special contract for that. So that when they signed to a new broker and bring them on, they'll accept all the terminated terminologies and the things that we do. As far as our uniqueness of bringing homes into, onto the marketplace, the way that we're doing, you know, I could be wrong, but I believe the buyers will be out there looking for real estate, and say, I'd like this property over here. And so the broker goes and makes an offer on a home that they're interested in. And if they do that, then they're already there's a seller or a buyer already there for them. So I see that is not only a logical way of doing it, but I think it's probably in in terms of how do you get a home, and you may just go out and start finding houses and properties and and let the broker know where the home is that you want. So we'll see how that works out. But I believe it's going to, I don't think that the homes on the listing service will last very long at all. I think there'll be pre sold before they even get there.

Speaker 28:34

Okay. All right. So who is responsible for contract? Contacting? Contracting? Who is respond sorry, who is responsible for contracting real estate brokers?

Ron Giles 28:49

Well, that would be their responsibility. And you can delegate that out, I have kind of suggested that you have certain individuals that can go and talk to brokers, introduce the ideas and the concepts and then give them one or two pennies, maybe three pennies for download for each broker that they bring into the program.

Speaker 29:14

So would that would that possibly mean we have a director whose job is real estate? In other words, in rcic, one of our directors is responsible for looking for properties.

Ron Giles 29:31

Well, that's a good question. The the point that I have said before is you have a director that's has some expertise on apartment buildings, condominiums, adjusting them to make condominiums. It's not done so much as it will be in the future because there's not the marketplace for it, but what we're creating The marketplace for it. So, is that going to happen on the debt, the director level on the CAC? Or is it going to happen on the broker level, and finding certain individuals that are going to go out and do condo conversions, we don't know. You know, I'm reluctant to tell everybody what to do when it's going to bear their responsibility to make those kinds of decisions. And if I start saying, Well, you got to do this, and you got to do that, then they're gonna feel like somebody's telling them what to do. And that's not what I'm going to do. I'm going to let them go out and be the boss of their domain of what they're trying to accomplish. And I believe that that's the way it should be. So the managing directors, I'm just encouraging them to pick up the ball and run with it. And I think that they'll have a lot

of fun, a lot more opportunities than I could condition in some kind of a documentation for our programs. They're going to come up with some really good ideas, and why leave those out. So that's why Anyway, anyway, okay,

Speaker 31:15

thank you. So, let's dovetail right into what is the Managing Directors responsibility for the properties they fund.

Ron Giles 31:25

Stay out of the way of the people that they hire to do the work. How's that? It's perfect. You hire somebody to do a job, don't get in there in the ditches and start digging with him. And not let them do all that they want and make them the king of their domain, or queen and let them do the things that they do best. So I believe that that's what should be done. And we'll be done.

Speaker 31:57

Okay, now, let's look at some challenges that are solved with the NRELS. And I'm gonna, we'll go through all of these, and then you can touch on them in one at a time, eliminating the lack of finding money to offer loans for homes. Number one, number two, fed rates on homes are no longer a concern. Number three, it reduces if not eliminates foreclosures. And number four addresses people losing their homes due to financial problems.

R Ron Giles 32:34

Okay, I have some really strong feelings about this issue that we're talking about here. I think a home is enviable. And there should never be a way for that home to be taken from that family due to financial problems. I am very, very sincere about that. A home is where you raise your family. If you want to sell it then move into a bigger home, that's fine. And I have no problems with that. But that's your particular that's your choice. That's a homeless person who lives there's that's their choice. And there's other circumstances with divorce and other reasons why things can fall apart. But financial problems should not be the problem for you having to sell a home and move into a different because when you buy a home through us, you're going to have the funds to take care of it. It will be from your closing on and additional amount of money is going to give be given to that person who's buying a home to cover the cost of the loan for a 15 year loan. Now, let's be smart about this. Why why do we do that? Why don't we just give them a home? Well, give them a home is is pathetic. You don't give people home, but you can help them get it in. That's by giving them the money to buy it themselves. And if you're doing that, then they think it's fine. That's the best way to do it. That's the way it's normally done. This is why I could buy a house. And so I liked the idea. So it's eliminating the lack of funding money to offer loans for homes. We have the money and you don't have to go searching out for it. So we go in and buy the house, fix it up and sell it to you for 20% discount with a 5% down. You own 25% of the properties you go into. That's just a nice factor. It's not a I suppose it's huge to some people. But money is not going to be the important thing for us anymore. because we'll have plenty of money. Right now, it's, it's a major thing. Because if you don't

have money, you can't live, we're changing all that being sure that everybody has sufficient funds for their life. Okay, fed rates on homes no longer a concern, absolutely, they have nothing to do with us, we have nothing to do with him. In fact, as if they're still around, you know, they'd be kicking down at the bar or something like that, I don't care. Let them drink themselves into oblivion. We're not involved with those kinds of people anymore. So we just we closed the door to that block. And if you want to, okay, reduces if not eliminates foreclosure, we talked about that. Not one home that we sell to somebody will be foreclosed on for financial purposes. Period. Let's just be sure we understand that there are legal circumstances that divorce and so forth, will can be causing some problems, but I don't know how to solve those kinds of personal interpersonal problems. Not here to do that, just get him a home and have the money to pay for him. Dress with people losing homes due to financial problems, I can't think we think we've gone through that quite a bit. So let's move on to the next.

## Speaker 36:29

Let's take a little break here and see if folks have questions. Go to Nancy. Nancy, your mic is open. just unclick it on your end, and you'll be able to speak. Is it open now? Okay, thank you. When does the potential buyer find out that they will be able to purchase a home and that their download will increase to cover the loan payment and that their their initial obligation will just be the 5% down payment?

## R Ron Giles 37:06

Well, it's going to be by word of mouth, I don't think it's appropriate for us to publish that will be going to create a tremendous amount of work. And a lot of people moving towards getting their own home. So I think that that's the important thing. If there's more need that needs to be done, then the managing directors can increase, maybe do something with their brokers, you know, they might have eight or 10 brokers in the city. So we'll just see how that works out. But it's the Managing Directors responsibility is a coordinate with their brokers to see how that will work. already. Thank you. You're certainly welcome.

## Speaker 37:51

All right. qtastic. Your mic is unmuted. Good afternoon, everyone. Yes, one, I have a question. We were talking about purchasing buildings, and we'll be able to do what we want. Now, if I do that, because I know a realtor who's very good at that. And there's there are people who lost businesses by 2020. Would that qualify for restructuring? purchasing these buildings and remodeling without having an employer contract? Or would I still need an employer contract to get that done? Not so much with the contract is coming in to do to be modeling, more specifically towards the realtor or visitors to get to obtain those buildings? Well, I need employee and employment contract for them. Thank you.

## Ron Giles 38:53

You're welcome. And I It all depends on how you want to work with your people. I think that contracts are really good. If you're setting up a new organization that's going to remodel buildings and so forth and and create you know you've got zoning and other things

bundings and so forth and, and create, you know, you ve got zoning and other timigs

associated with residential properties and commercial properties. At this point in time, we may I'm not eliminating, but it's not in the plans yet to create the least listing service for commercial buildings and businesses. I believe in my mind, any person who had a business that was destroyed by the bad Powers That Be There are prime targets for us to go after and help. And how do you how do you really help them? Well, you do grant I'm saying do grant By identifying them first sitting down having your directors talk to them, we want you to have a business again. And we're here to help you to find a place and remodel it. If it's necessary, fix it up so that it will work for you and your, in your business. We want to help you to do that. And it's, it's by Grant, we're not interested in any return on the investment of money. We're here to help you as an individual. And won't that just be something else for them to have small business grants that they can get into, into starting their own business up again. And I think that that's essential, a major part of what we as we talk about projects, just do your do your CAC programs and find the people who were in business and put them back into business. I think that that's wonderful.

Speaker 41:03

Yeah. Oh, thank you so much for answering that question.

- R Ron Giles 41:06 Certainly Welcome.
- Speaker 41:09

All right, David. H. Your mic is unmuted. Hi, this is David. I've just I had a question. Will the will we be able to convert these commercial buildings into like condos, with the small businessman can actually buy their own unit? There's a there's a big problem with rent keep on going up, and they can't stay in business because the rents so high rents keep on going up every year. Is it possible to buy? Buy the, you know, the commercial building and sell it back to the businesses?

Ron Giles 42:01

Yeah, when you buy the property, what are you? What how are you proposing to do that?

Speaker 42:07

Well, let's say there's 10 units. So you would you would make 10 condos? And they would they would own their own condo? Their own business. Yeah. Instead, instead of renting where if they for some reason they can't afford it, they would go out of business. But if they own if they own a unit, rents won't go up?

### R Ron Giles 42:35

Yes, I understand that. There are presumption there that rents will go up. And I'm not sure that that's going to take place if we do our job properly. Right, and we start buying these homes and selling them, we don't make money on things. So we're not going to be charging rent and increasing it every year. Those are the kinds of things that we work out as a business owner for them. And, and we make it in such a way that there's never a problem. See, one of the biggest things about owning your own business is the rent that you have to pay on the buildings. Well, if we work it out, so that they don't have to pay rent, and if we own the building, there's no reason for us to be getting money for it. So let's, let's look at it in terms of us buying and then let's say let's resell to them. And, and do it similar to the way that we're doing the listing service. It's not in place yet as a as a formal way of doing things. But I think that each individual managing director can find the best way to do things of this nature on their own. So within society are a whole bunch of different projects that we can get involved with. And it's not just feeding the poor, and needy, we're we're doing things that change the economic system, where each individual is important and is viable, and fernet and viable financially, and have all that they need to take care of themselves. We want them actively involved in something that they want to do. So we're opening up an opportunity, and this is probably one of the better ways to do that is by getting people lending helping people to get into homes. Now just give them that place. No, I think your students still have a fee that they pay for a certain amount and I you know, like there's a loan, there's no interest on the loan. So there's a loan that you just need to be pay in 15 years. cuz that's where it was with homes, work out some kind of a contract with them. Because we don't need them, we don't need the money. And like, I keep reminding people, if you have a 100 T note and ask for \$500,000 you you're going to get 1.25 quintillion dollars per month, or excuse me per quarter for the rest of the 100 years or so whatever it is. Now, there's 11,300, probably another additional third 19,000 that we're looking for. That the Alliance's says they're there go find them. Oh, gee, golly, any help? Yeah, they're all over there. So we're going to find them somehow. And, and help them to a lot of countries that just don't have any of us humanitarians involved. For that area, South Africa, or excuse me, Africa, South America, Central America. India's right, all of those countries are just ripe for opportunities for our people. Now, eventually, we'll get to all of them. But we want to do it faster. So we get people in the local areas to do so as well. So that's, that's those all kinds of things that are going to happen in that return regard. So I hope that answered your question. Okay, let's go ahead. Thanks, Ron. You're welcome.

## Speaker 46:45

Renee Moore your next I have a question about, it's not the homeless, I don't think it's the next step up where they've got these small, really yucky places are living? How about we fix up some of those and get like a transition housing for the homeless to move up and for them to move up into the regular housing and stuff? What do you think about that? How could we do that?

## Ron Giles 47:10

Well, how would you do that? Are you the one that came up with the idea? I think it's a wonderful idea. And how do you like to do that?

Speaker 47:23

I have a friend in real estate, and I am so excited about doing this. I just want to put that idea out there, I think it'd be great.

Ron Giles 47:31

Well, it's a really good idea. Yes. And what you're saying and by bringing it up is if that is something that's in your heart to do. So if you need permission to go ahead with that, then I give you permission, but I'm not the one that you have to get permission from. Talk to your counselor and get some advice. And the best way to accomplish that. And we're going to be helped in such a way that we will be the best humanitarians we possibly can be. And so those are the resources for us to go through. Now, it's your idea will mature, make it work? implement it, make that your project. And you'll be really excited and happy because it's got your name on it. You understand what I'm saying?

Speaker 48:25

You know, you guys have changed my life so much. I want to do this all my life. And I've done a little bit here and there. But now it just makes me cry. What am I think I can actually do my dream? So thank you.

Ron Giles 48:40

Well, that's why you're here. You're gonna be one of those who do the work. Good job, my dear.

Speaker 48:47

All right, let's take one more question. Patrick Smith, and then we'll move back to the list. Patrick, your mind open. You haven't listened to Real Estate Park. I've been talking to a broker, he's taking inventory of properties that would be suitable for new construction. We have a bunch of older neighborhoods that are have become low income. And there's no way to bring those particular dwellings up to car so we're more or less going to have to destroy it and build new ones. A lot of people want to stay in those neighborhoods. So as we take one of the houses down, put a new one up, they'll move there, and we could tear that down and just keep moving to the whole neighborhood.

Ron Giles 49:30

Yeah, I think I could do quite a few at a time. But you're absolutely correct. Here's one of the things that in support of what you've just said. People don't want to move from where they are. Right. They know where to shop. They know this they know that they know that. Stay away from this area. Stay away from that. Yeah, there you go. And so people want to stay where they are. Their friends are all there or surrounding them, if we can just let them have homes or, you know, you're talking about inner city, and they have these large apartment buildings. And let's

go in and negotiate the purchase of those larger buildings. And then condo convert and have people move around and do whatever they need to do so that they have a place to stay, but they want to stay in that area. So let's accommodate them. There's already buyers for those, those condominiums. And I think it's a wonderful thing, I think you've got a great idea.

Speaker 50:37

I'm in the state of Florida. And my research tells me that the problem is the lack of available houses. There's people buying up houses on speculation right now. And they're going to be caught alert, there's a shortage of places to move to. So I got in touch with some contractor friends, I used to be a contractor. And I got about a dozen statewide. And they're telling me that the projects they're working on are losing funding. So they would like to have funding just to finish what they got going. And they're more than happy to start another one.

- Ron Giles 51:14
  - Well, that's you're getting into some really strong people who are already in the business that are needing money, and who has the money. So you have the money
- Speaker 51:28
  Right. I'm using that as my leverage.
- Ron Giles 51:31

It's not leveraged, it's love. Well, true, that you're using that as the gift from God to give to other people. You're in service. And that's just perfect.

Speaker 51:43

Speak, but But yeah, it's the same thing, trying to accomplish something and I can empower them to get it done. And they're able to do it.

Ron Giles 51:53

Well and put them on contracts. I plan on. Okay, good job. Nicely put.

Speaker 52:04

Alright, we're gonna take Oh, well, we've got Carrie and Miss Betsy, how about if you hold your questions, keep your hands up. And Arlene's hand is back up. Again. We're going to go on now. But we'll come back to you. And when we do the next Q question section, you guys will be first.

Okay, so we're going to purchasing homes and other real estate. Let's take the top three together, establishing the retail value of a home or condominium offer to purchase a home through an agent and then closing on the property.

# R

#### Ron Giles 52:41

Okay, purchasing homes and other real estate. In the real estate listing service, other real estate, I'm not sure what that means. But if it's in your process of creating condominiums or homes and you buy houses, or buy properties that can that your people that you want to have built homes for you. And the nice thing about that is that you've already got the people who will want to buy those homes, it's just a matter of lining them up. And as soon as the home is finished, then the real estate developer has a home that sold and you're the one that's funding it. So he's he's going to be happier and a kid with a brand new basket of Easter basket full of eggs and stuff, it's going to be a lot of fun for everybody. Be sure that the money is flowing, but appropriately so. And let's just be sure that everybody is involved with him. A lot of people are involved as many as we can make involve. And I believe that's our, that's our step. That's the way we should do things. Okay, establishing the retail value of a home or condominium is going to be by those who have the license to do appraisals. And its market value appraisals. Market means that this home sold this type of home sold for this amount of money. And they usually come up with two or three and just pay that price. If it's an appraisal, then that's what you pay. You don't need to bargain with these people. If they're gonna raise the price, because they want more money out of their home. Let them go. We're not here to make for them to make a lot of money when we just want to buy homes. And if you want to if they want to, they're going to sell their home to us. And then if they want to buy one through us, then they're going to make 20% on that. So there's all kinds of different ways of doing this. And let's just be sure that we're not Dealing with greedy people. But market value is the thing that we pay for homes and condominiums. Okay, the offer to purchase a home through an agent, the agent is the one that's a real estate broker, a licensed person, and he has agents that work for him. And those are the people that we make our offers through. And then if somebody wants to buy that house, then they come to you as the one who bought it. And now you get to list it. And then in a way it goes, Excuse me, and that's where that works. Closing on the property is those who who do closings, obviously, there's title searches, title, companies often do their own closings, but go through somebody who does a closings. Now, it's important for them to know that you have the money, they don't have to go to the bank or sign promissory note and go back and get it funded through the Fed, and then come back and they buy the house and you have to pay them, they have to pay you for the house that you bought for them with the use of their own money. That's why mortgages are obscene. They're disgusting, those who tried to who have done this, let's get them out of the market and get them gone. So but that's how that's going wrong. Closing on the properties. Okay, then you have referrals for new broker contracts. Increase download rep, referral bonuses, yeah, those those are the things that you can work out with your home, or your Managing Director, formerly zoom benefactor, but those are the ones most of the people with the money and they will be the ones that shouldn't be making those kinds of decisions. So and how you want to get new brokers is, you know, 1015 in an area, I don't know how many. Whoever is there wants to be a part of it, that's for sure.

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### Speaker 57:15

Refinance on an existing home, how is that process going to work?

## Ron Giles 57:20

Oh, that's exciting. If a person wants to refinance, the refinancing can go through the financial service centers. That will be that will be coming available as as the banks go out of business, and we take over their their assets. And there are people and create a financial service industry. I like I'd like the idea of co-locating with a financial service center with our CAC. And so all of that can be in house sort of thing. But the idea is that the this, see the financial service centers have the people that can help with the refinancing of the homes. So you'll find the biggest problem you're going to have is how what is the value of the home? And you do that by market search and have an appraisal done. And then that's the price that you work with from there, and then to refinance. Let's see why did I say that? Is there anything along? I don't know.

## Speaker 58:32

If if someone refinances through a financial service center that a managing director is managing, then does the managing director increase the download of that person who's refinancing to pay for the new loan as we do with the NRELS? Or is that a different process?

### Ron Giles 59:03

It's exactly the same, I can't see a whole lot of difference except they're not giving up the home ownership. They're just refinancing. We we establish a loan for the 15 year period, and increase their download. We also go in and remodel their house and all of that goes on top of things. What a wonderful way for a family to stay in a home that's just a little bit out of date or whatever and it needs to be remodeled. And they get a chance to go through the refinance. Get all of those new appliances and stuff and new carpet and painting and all that sort of stuff. And it works just the same as the listing service. Right. Okay, thank

## Speaker 59:46

you. All right, so the purchase price improvements instant equity using local contractors for improvements and receiving a clear clean title.

## Ron Giles 59:59

Correct. Check that clear clean title comes as a as a result of us going in and buying it. So we get a clean title that does not have any encumbrances on it. So there's no liens on the property. So and then when it then as we have it free and clear, then we can go ahead and sell it under the terms and conditions that we want to. And that's how you're designating those who you want to do that for you to accomplish what you want them to do. And that's according to the Managing Directors, the Zim benefactors.