



Educational Programs

**Mortgage * Credit Card
Student Loan
Auto * IRS**

Q: What are these programs?

A: These programs are Administrative Remedies (AR) using the International Admiralty (UCC). They are based on laws of commerce governing international trade that have been in existence for hundreds of years. All commerce worldwide operates under the Uniform Commercial Code (UCC).

Q: Are you a debt elimination company?

A: No. FCUSA provides you the educational means and a process to acquire the funds so you may payoff your debt and retain a sizable refund in most cases. We do not request or receive funds from the banks or IRS. We provide all funds from the financial system and direct these to members as settlement for their submitted claim (AR).

Q: Are the programs legal?

A: They are 100% legal. We utilize the same system the banks and Federal Reserve do in securing funds except we direct these funds to members as a grant as settlement of their claims. Administrative remedies are used daily in the commercial world based on the UCC (Uniform Commercial Law).

Q: What is the history of the program?



A: The administrative process is based on the UCC that is in use daily worldwide.

Q: How many cases have actually been done successfully?

A: Each member completing their process has successfully received an international judgment against their bank, IRS or CRA. These judgments are never collected from the bank, IRS or CRA but are processed through the financial system to produce a settlement for members to payoff their bank or any debts. A sizable excess provides members funds for benevolence, business development or other uses. When these funds are spent into the economy, new employment, jobs and taxes are created helping all.

Q: How long does the process take?

A: Since this is your educational process, it depends on how diligent you are in your preparation. Once you are ready to proceed, the administrative phase of the process can be completed in about 30 days; the second phase securing monetary compensation is completed in about 30 additional days once funding has begun.

Q: When will funding begin?

A: The entire process to fund has taken hundreds of steps by FCUSA working with the financial system. The final step is currently in process of completion. This will allow the backlog and future claims to be paid to members first who in turn will pay all their outstanding debts and help many others.

Q: This seems too good to be true. Why doesn't everyone know about this?

A: You will never hear about the remedies that work, since the news media is controlled by the banks and the government. Your attorney's first allegiance is to the court and judge, not you their client. Read the article "Who Is Running America" on the website for details. FCUSA does NO harm to anyone in our processes. These are win-win-win programs. Whether or not the bank or IRS debt is truly owed is not our concern, we do not contest it, we simply provide funds to members to pay these debts in full.



Q: Could anything keep the process from working?

A: We cannot predict the future, however, since this process is based on stable international Uniform Commercial Code, it is a superior law. All commerce is regulated by the UCC and supersedes any local, state or Constitutional laws, and is the basis of all commerce.

Q: How do I actually get the title to my house when the process is finished?

A: The Deed is already in your name, however, the bank has a lien against the property. You can use your proceeds to pay the bank. Your bank is then required to remove its lien and you are now debt free.

Q: Can you give us a time line of what we can expect will happen after we send in our money?

A: First, you will need to review and understand the educational materials and take the study guides. Once you are ready to begin a process, you can submit your order online. At that point we will begin the Administrative Remedy. A proprietary series of notices are made on your behalf to secure an administrative judgment in about 30 days. The debt is then settled and ready for the payment cycle obtained from the financial system.

Q: Do I have to go to court? If so do I have to go myself?

A: No. This is not a state or federal court process but an administrative process only per the rules of the UCC.

Q: Is the 30 days to administer the process Business Days or Calendar Days?

A: Calendar days.



Q: Can late payments be cleared or wiped off my credit report?

A: When an account is brought current or paid in full, it is the obligation of the lender to update your credit file. It may be necessary to remind them.

Q: I understand if I have two mortgages with one company, I can combine these as one transaction. Can two mortgages be combined if they have been originated by one company, but sold off to two different companies?

A: Yes. Since one bank originated both, the terms of that transaction follow wherever it is sold. You may combine them as one process or do individually, whichever is more profitable for you.

Q: I have a first mortgage and line of credit together with one bank. Can I process these as one?

A: Yes, these can be combined as one or submitted individually, whichever is more profitable for you.. Use the total of payments on the mortgage (principal and interest) and the line of credit.

Q: Will completing this process on my mortgage damage my credit rating?

A: Nothing we do will harm you, your credit, the banks, IRS or CRA. In fact it will help all of these and when you bring current or pay off your mortgage, it should help your credit scores..



Q: How many times can I go through the AR process?

A: You can apply the remedy to as many properties, credit cards, student loans, IRS/CRA or car loans as desired - once per contract. If a co-signer is on the loan, the co-signer may also do the process for the full amount. Each credit card, mortgage, etc. is a contract. You can also use this remedy on property that is paid off or has been sold; on credit cards, student loans and car loans which no longer have an outstanding balance. Once paid off, we suggest staying out of debt and remaining debt free.

Q: What kind of properties can I use this process on?

A: All properties with a federal reserve bank mortgage (about 99%) whether owned by an individual or entity. (LLC, corporation, etc.)

Q: How long does it take until I can refinance or sell my property?

A: Once your claim (AR) has settled, you will be compensated and made "whole". You can then simply pay off your mortgage from your proceeds and sell or refinance the property as you choose.

Q: Who are predatory lenders?

A: Some banks intentionally put consumers into homes with payment structures that are either illegal or doomed for failure. It is their intent to let you fail, foreclose on the property and sell it at a profit and keep all the payments you've made.

Q: Are some mortgage companies more difficult than others?

A: This process works the same for all lenders.



Q: Why can we do processes on bank loans?

A: Banks use Commercial Law in all their loans and foreclosure processes. However, since their charter prohibits them from lending their own money, their depositors money or their credit, they've used deceptive means to issue your loans. You can use the same Uniform Commercial Code laws with integrity and recover payments and damages from our financial sources. We never ask nor expect the banks or IRS/CRA to pay a cent. They are never harmed in this process – in fact they win when you payoff your loans with them.

Q: Why can we do processes on our IRS/CRA payments or amount owed?

A: After doing your study on the IRS/CRA, you may determine the monies paid to them or any bills owed them were not applicable. As such, you may submit your claim to recover an "award" due from our financial sources.

Q: What do I do if people from the lender call me about my payment they have not received?

A: Once the process begins, continue making payments as usual and stay in "honor". If you cannot stay in "honor" and calls come, have them put all correspondence in writing and get an unlisted phone number.

Q: Will the mortgage company sue me for doing this process?

A: They have no reason to do so, you will be using the proceeds to pay your bills and the process cost them nothing.

Q: If papers are filed against credit bureaus, will they really correct credit issues?

A: Provide the bank your paid documents with a request to update your credit files. Should they refuse, contact the bureaus directly with your information or use a credit restoration program.



Q: What is the normal amount for the fines assessed?

A: Payouts will be from \$100,000 to \$250,000 per bank loan. Your lifetime IRS/CRA award is \$250,000.

FCUSA Pricing

'Early' Bronze Rewards *(before funding announcement)*

Award Levels for each bank loan and federal taxes paid.

Process	Award	Upfront Cost
 Credit Card:	\$150,000	\$2700
 Auto Loan:	\$150,000	\$2700
 Student Loan:	\$150,000	\$2700
 Mortgage:	\$375,000	\$2700
 IRS & CRA:	\$375,000	\$2700

IRS/CRA one time award for your cumulative payments to date is \$375,000. Subsequent IRS/CRA billing attacks will be awarded at \$100,000 per incident. IRS/CRA tax qualification is for the member to determine following his own self study.

FCUSA does not guarantee results - only best efforts. Please read the early bronze member agreement for details. We strongly suggest you pay off your bank loans with your proceeds.



Bronze Rewards

(following funding announcement)

Award Levels for each bank loan and federal taxes paid.

Process	Award	Cost paid from backend
 Credit Card:	\$100,000	\$2700
 Auto Loan:	\$100,000	\$2700
 Student Loan:	\$100,000	\$2700
 Mortgage:	\$250,000	\$2700
 IRS & CRA:	\$250,000	\$2700

IRS/CRA one time award for your cumulative payments to date is \$250,000. Subsequent IRS/CRA billing attacks will be awarded at \$100,000 per incident. IRS/CRA tax qualification is for the member to determine following his own self study.

*FCUSA does not guarantee results - only best efforts. Please read the **bronze member agreement** for details. We strongly suggest you pay off your bank loans with your proceeds.*

Q: What is my involvement in the process?

A: This IS YOUR process. It is important to research our site to fully understand why we can provide this service and why you deserve it.

Q: What if I have already filed my UCC-1 against my Strawman?

A: We utilize a proprietary process for your UCC filing. There is nothing you need to do in regards to any current UCC Secretary of State filings as they are not valid for our processes. We do our own filings for you at the time your claim is processed.



Q: *How long do I have to keep making my bank payments?*

A: *We suggest you continue making payments throughout the process until you receive your settlement and then pay your total obligations.*

Q: *If I stop making payments, will the bank throw me out of my home?*

A: *Once you stop making payments the banks may try to bring some action against you. It takes, by law, certain steps and time frames to bring about an eviction. However, you can continue the process WHILE making payments under duress thus removing much of the stress.*

Q: *Is this money taxable?*

A: *Funds are disbursed to members as a settlement which may or may not be taxable. If you owe a tax, pay it. Check with your tax advisor for legal advice.*

Q: *Can FCUSA ambassadors, members or others pay for a new prospects process?*

A: *NO. There is no need as there is no upfront cost to our program.*

Q: *Can we share in another member's settlement payout?*

A. *No. This is strictly forbidden. No one is allowed to share in a prospect's backend funds.*

Q: *If I do this for my credit cards, can I still use my credit cards?*

A: *Yes. With our newest method of processing, this will not be a problem. However, we suggest you payoff your debts and function with checks or debit cards.*



Q: For the credit card program, what figure is used, credit limit or balance?

A: You can use the highest credit card limit ever allowed, or the sum of all payments made, whichever is highest.

Q: If I do a GL/UCC-1, will I still be able to get Social Security and Medicare benefits?

A: You paid into those programs and they are not affected by your filing a GL UCC-1.

Q: Do personal taxes still need to be paid after a GL UCC-1 is filed?

A: None of our programs have any bearing on your tax status. If you owe a tax, pay it.

Q: Can you do this for commercial loans?

A: Yes, if the loan is with a bank or financial institution using the federal reserve system.

Q: Is there anything I can do to hurt the process?

A: This is a simple process, and when you follow the guidance of the educational program and your support team, you cannot hurt the process, the financial system or the IRS/CRA.

Q: Can I file in one state if I live in another?

A: Yes, this process is International Law, therefore we are able to file your GL UCC no matter what state.



Q: I am in process with a chapter 13 bankruptcy. Can I still do the remedy?

A: Yes. If you are in a current or previous bankruptcy that erased specific debts, then you have been made whole on those amounts. However, if previous payments were made and not included in the bankruptcy, then you can process these amounts.

Q. I am dealing with a 3rd party collector on a line of credit. Can I use the process for this?

A: Yes, you will do the remedy, however, using the original lender of your loan.