

# **Legal-Legal-Legal**

**“E-Notes are Legal”**

**“No they’re not”**

Being young and without wisdom and knowledge many believed the Tooth Fairy and the Easter Bunny were real. We were told they were real and we believed.

We shall not include Santa Claus as the author still believes in what Santa Claus and Christmas stands for.

## **Wisdom and Knowledge**

Does the average bank teller have any idea their employer may be a part of the biggest fraud in history, No.

Does the average real estate broker have any idea the banks they deal with may be a part of the biggest fraud in history, No.

Does any average person have any idea they may be a part of the biggest fraud in history, No.

Compartmentalization of employees is what has aided in the biggest fraud in history to be accomplished. Cubicle A, Cubicle B, Cubicle C have all been told their actions that are preformed are in legal compliance.  
They believe.

The front line employee has no idea that their actions aid in perpetuating the biggest fraud in history. They believe.

My computer says the electronic negotiable note is here so they believe it’s real... No it’s not.

Electronic Negotiable Notes (E-Notes) are legal. No they’re not.  
That’s what they want us to believe.

E-Sign 15 USC 7003 excludes Uniform Commercial Code  
Article 3 – Negotiable Instruments

So just like with the Tooth Fairy and the Easter Bunny we learn through wisdom and knowledge that E-Notes are not real. (Lacks supporting laws)