

THE PEOPLES COMPLETE GUIDE TO LEGAL NAME FRAUD, DATE CO-MINGLING AND THE RECLAMATION OF YOUR SOVEREIGN IDENTITY

UNDERSTAND THE FRAUD ★ CORRECT YOUR RECORD ★ SERVE NOTICE ★ JOIN THE
PUBLIC RECORD

A LIVING DOCUMENT FOR THE LIVING PEOPLE — CONSTITUTIONAL POSTERITY

NOTICE TO PRINCIPAL IS NOTICE TO AGENT — NOTICE TO AGENT IS NOTICE TO PRINCIPAL

PREFACE — WHO THIS GUIDE IS FOR

This guide is for every living man and woman who has ever felt that something was wrong — that the system of taxation, debt, licensing, and legal obligation was never fully explained to them — that somewhere between being born and becoming an adult, a presumption was made about who they are and what they owe — without their knowledge and without their consent.

This guide is not theory. It is documented fact — supported by official state records, federal statute, established legal doctrine, and most powerfully — by the verified corrections already made by multiple living people at multiple federally regulated institutions including TransUnion, Experian, Equifax, the Social Security Administration, and LexisNexis.

Those institutions accepted the corrections. With full knowledge of what was being corrected and why. That is not a theory. That is a documented replicable fact.

This guide will show you exactly what was done to you, exactly what can be done about it, and exactly how to do it. Share it freely. It belongs to the living people.

PART ONE — UNDERSTANDING THE FRAUD

CHAPTER 1 — THE TWO DATES ON YOUR BIRTH CERTIFICATE

Pick up your birth certificate. Look at it carefully. You will find two separate dates:

DATE OF BIRTH	DATE FILED — FILE REGISTRATION DATE
The day you were born — a biological event in nature	The day the STATE registered and created your legal name entity
Belongs exclusively to you — the living man or woman	Belongs to the STATE that created it
A natural event — you existed before the state processed you	An administrative commercial event — the STATE created a trust entity in your name
Your inherent rights attach here — before the state	Statutory obligations, taxes, debts and licenses attach here — to the entity

These two dates are not the same. They represent two entirely different things. One is you — a living man or woman with inherent natural rights. The other is a legal fiction — a corporate trust entity — created by the STATE on the date it was filed.

He who creates owns. The STATE created the legal name. The STATE owns the legal name. The debt belongs to the creator — not to you.

The STATE has never told you this. Every government agency, every DMV, every court, every bank, and every tax authority uses your biological date of birth as though it is the date of birth of the legal name entity — deliberately collapsing the distinction between you and the entity they created.

That collapse — that co-mingling of two separate dates belonging to two separate entities — is the foundational fraud through which your wealth, your labor, your liberty and your identity have been extracted for the unjust enrichment of those who created and operate the system.

CHAPTER 2 — THE LEGAL NAME IS NOT YOU

Look at any official document issued in your name. Your driver license. Your tax return. Your bank account. Your Social Security card.

Notice how your name appears: ALL CAPITAL LETTERS. JOHN HENRY SMITH. Not John Henry Smith. Not john henry smith. ALL CAPITALS.

In legal typography and commercial law ALL CAPITAL LETTERS denotes a legal fiction — a corporation, a trust, an estate — not a living man or woman. This is not conspiracy. This is established legal and commercial drafting convention documented in Black Law Dictionary, the Uniform Commercial Code, and legal publishing standards worldwide.

THE LIVING MAN OR WOMAN	THE LEGAL NAME ENTITY
John Henry Smith	JOHN HENRY SMITH
Born on DATE OF BIRTH	Created on DATE FILED
Living — flesh and blood — natural rights	Legal fiction — paper entity — statutory obligations
Cannot be owned — free by natural law	Owned by its creator — the STATE
Owes no debt it did not knowingly contract	Subject to all debts and obligations imposed by its creator

When you sign a legal document, appear in court, file a tax return, or present a driver license — you are presumed to be acting AS the legal name entity. That presumption was never disclosed to you. You never knowingly consented to it. Under established legal doctrine — that presumption is void ab initio — void from the beginning — because it was obtained without full disclosure and informed consent.

CHAPTER 3 — HOW THE EXTRACTION WORKS

Once the co-mingling of dates collapses you into the legal name entity — the entire statutory system attaches to you through that entity. Here is the mechanism:

#	THE MECHANISM	HOW IT EXTRACTS FROM THE LIVING MAN
1	Income Tax	The Internal Revenue Service taxes the legal name entity — JOHN HENRY SMITH — not the living man. By collapsing you into the entity through co-mingled dates, your labor and earnings are treated as the revenue of the STATE-created entity and taxed accordingly.
2	Driver Licensing	The right to travel is a constitutionally protected right of the living man. Driving is a commercial activity of the legal name entity. By presuming you are the entity, the STATE converts your right to travel into a licensed commercial privilege subject to fees, restrictions, and revenue enforcement.
3	Court Jurisdiction	Courts operate in statutory commercial jurisdiction over legal name entities. By presuming you are JOHN HENRY SMITH — the entity — the court presumes jurisdiction over you that it does not lawfully have over the living man. This is how fines, judgments and sentences are imposed.
4	Debt and Credit	Credit is issued to the legal name entity. Debt is attached to the entity. By presuming you are the entity, your labor and assets are treated as collateral for the entity debts — including the national debt itself — without your knowledge or consent.
5	KYC Financial Surveillance	Know Your Customer requirements born from the 45-day PATRIOT Act following 9/11 use the co-mingled identity to bind every living American to a financial surveillance grid. Your bank account, your crypto wallet, your investment account — all linked to the legal name entity through the fraudulently co-mingled date.
6	Property and Inheritance	Property is owned by the legal name entity. Inheritance passes through the entity. Estate taxes, probate, and property taxation are all imposed on the entity — and through the co-mingling — extracted from the living man and woman who earned and built that wealth.

This is not accidental. This is architectural. The legal name co-mingling is the keystone mechanism of a system designed to extract the wealth of living free people for the unjust enrichment of those who created and operate the legal name infrastructure.

CHAPTER 4 — THE PATRIOT ACT, 9/11, AND THE FINAL LOCKDOWN

Before September 11, 2001 — financial transactions could be conducted with minimal identity verification. Cash was sovereign. Privacy was possible. The co-mingling existed but the surveillance infrastructure to enforce it was incomplete.

Forty-five days after September 11, 2001 — the USA PATRIOT Act was signed into law. Among its most permanent consequences was the mandatory Know Your Customer requirement — compelling every bank, financial institution, and now every cryptocurrency exchange to verify and record the legal name and co-mingled date of birth for every account holder.

DATE	EVENT AND ITS CONSEQUENCE FOR THE LIVING PEOPLE
1582	Pope Gregory XIII creates the Gregorian calendar — ecclesiastical temporal jurisdiction established over all nations that adopt it
1776	Political sovereignty declared — temporal sovereignty NOT declared — Gregorian ecclesiastical time framework retained in all legal instruments
1913	Federal Reserve Act — debt-based currency system — legal name entities become commercial accounts pledged against the national debt
1933	HJR-192 — gold confiscated — the living people become the collateral for a bankrupt nation through their legal name entities
2001	9/11 — 45 days later — PATRIOT Act — mandatory KYC — co-mingled identity bound to every financial account — surveillance grid completed
2005	REAL ID Act — federal standardization of co-mingled dates on all identity documents — no state can deviate
Now	Digital ID push — biometric binding — crypto KYC — the final phase of total identity and financial control through the legal name entity

The chain is documented. The timeline is public record. The mechanism is the legal name and the co-mingled date. The purpose is the extraction of wealth and the control of what should be free people.

PART TWO — THE DOCUMENTED PROOF

CHAPTER 5 — INSTITUTIONS THAT HAVE ALREADY ACCEPTED THE CORRECTION

The most powerful evidence that this fraud is real and documented is not found in a courtroom. It is found in the verified corrections already accepted by multiple federally regulated institutions — by multiple living people — through fully disclosed, fully informed processes.

These are not data entry disputes. These are fully informed corrections — made with complete explanation of the distinction between the living man biological date of birth and the legal name entity file registration date — and accepted by the institutions after full disclosure.

INSTITUTION	TYPE AND SIGNIFICANCE	WHAT THE CORRECTION MEANS
TransUnion	Major federally regulated credit reporting agency — used by banks, lenders, landlords, employers nationwide	Accepted the FILE REGISTRATION DATE as the correct date for the legal name entity — commercially acknowledged the separation between the living man and the entity

Experian	Major federally regulated credit reporting agency — one of the three primary bureaus reporting to every financial institution in the country	Accepted the same correction — confirming the distinction between biological birth date and legal name entity creation date across all three primary bureaus
Equifax	Major federally regulated credit reporting agency — completes the correction across all three primary credit bureaus simultaneously	All three primary credit bureaus have now accepted the correction — establishing a pattern of commercial acknowledgment that cannot be dismissed as an isolated incident
Social Security Administration	Federal government agency — administers the Social Security account number tied to the legal name entity — operates under the Department of Treasury	Accepted the correction of the date of birth on the Social Security record — a federal government agency acknowledging the distinction between the living man and the legal name entity
LexisNexis	Legal and intelligence data aggregator used by law enforcement, courts, government agencies, attorneys and financial institutions as a primary identity verification source	Accepted the correction — the legal and law enforcement data infrastructure itself has acknowledged the separation between the living man and the legal name entity

LexisNexis is the most significant of these corrections. LexisNexis is not a consumer credit bureau. It is the data backbone of the legal system itself — used by the courts, law enforcement, and government agencies to verify identity. When LexisNexis accepts a correction acknowledging the distinction between the living man and the legal name entity — the legal system has corrected its own records.

Multiple living people have now completed this process. The correction is real. The process is replicable. The institutions are accepting it. This guide will show you exactly how to do it yourself.

CHAPTER 6 — THE LEGAL DOCTRINES THAT SUPPORT THE CORRECTION

The correction process is not based on fringe theory. It is grounded in established legal doctrine that has been recognized in courts of law throughout the common law tradition:

DOCTRINE	HOW IT APPLIES TO YOUR CORRECTION
Contra Proferentem	Ambiguity in any instrument is construed against the party that drafted it. The STATE drafted the birth certificate. All ambiguity between the two dates is construed in favor of the living man.

Void Ab Initio	Any presumption or obligation obtained without full disclosure and informed consent is void from its beginning. The co-mingling was never disclosed. All presumptions built upon it are void.
Law of Necessity	Use of the legal name under compulsion and necessity — because you cannot function in the commercial world without it — does not constitute voluntary consent to all its obligations.
He Who Creates Owns	The STATE created the legal name entity. The STATE owns it. The STATE bears its debts and obligations. The living man was never the owner — only the presumed operator.
Nemo Dat Quod Non Habet	No one can give what they do not have. The STATE cannot transfer its own debts and obligations to the living man through a presumption never consented to.
28 USC 1746(1)	Declaration executed outside the territorial jurisdiction of the United States — applicable to the living man who exists outside the commercial statutory jurisdiction of the legal name entity.

PART THREE — YOUR STEP-BY-STEP CORRECTION PROCESS

CHAPTER 7 — PREPARING YOUR FOUNDATION DOCUMENTS

Before beginning any correction process — gather and certify the following foundation documents. These are your evidence. These are the source documents that every institution must accept under their own rules.

STEP 1 — Obtain Your Official Certified Birth Certificate

Contact the vital records office of the state in which you were born. Request a certified copy of your original birth certificate — not a hospital souvenir certificate.

- Request the LONG FORM birth certificate — the version that shows all fields including DATE FILED or DATE REGISTERED
- Ensure it bears the official state seal and is certified as a true copy
- Document both dates clearly — photograph them, highlight them, record them
- The gap between DATE OF BIRTH and DATE FILED is your foundational evidence — typically 7 to 14 days or more

STEP 2 — Document the Gap

Create a written record stating:

- Your biological DATE OF BIRTH as shown on the birth certificate
 - The DATE FILED as shown on the same birth certificate
 - The number of days between the two dates
 - A clear statement that these are two separate dates representing two separate events belonging to two separate entities
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STEP 3 — Prepare Your Declaration

Prepare a declaration signed under 28 USC 1746(1) stating:

- Your name as a living man or woman — not in ALL CAPS
- That you are the living man or woman born on the DATE OF BIRTH shown on the birth certificate
- That the legal name entity shown in ALL CAPITAL LETTERS was created by the STATE on the DATE FILED
- That these are two separate and distinct entities with two separate and distinct dates
- That all prior records bearing the biological date of birth as the date of birth for the legal name entity are in error and require correction

CHAPTER 8 — CORRECTING THE CREDIT BUREAUS

The three major credit bureaus — TransUnion, Experian, and Equifax — maintain records under your legal name entity. Each has accepted corrections when properly presented with the birth certificate and full disclosure of the distinction.

THE PROCESS — LIVE PHONE CALL WITH FULL DISCLOSURE

This correction is most effectively made through a live phone call — not an online dispute form. The live call allows you to fully inform the representative of the nature of the correction with complete disclosure. This is what has been proven to work.

- **Call the consumer dispute line for each bureau**
- When connected to a representative — fully inform them of the following:
- That your birth certificate contains two separate dates — DATE OF BIRTH and DATE FILED
- That the DATE OF BIRTH is the date of your biological birth as a living man or woman
- That the DATE FILED is the date the STATE created and registered the legal name entity
- That these are two separate and distinct entities — and the bureau has the wrong date recorded for the legal name entity
- That you are requesting the date of birth on the legal name entity account be corrected to the DATE FILED as shown on the certified birth certificate
- **Provide the certified birth certificate as your source document**
- Request written confirmation of the correction
- Document the date, time, representative name and confirmation number of every call
- Repeat for all three bureaus — TransUnion, Experian, and Equifax

IMPORTANT: Make the correction with full disclosure every time. Do not frame this as a routine error correction. Fully inform each representative of the nature of the two entities and the two dates. The institutions have accepted this correction when fully informed.

That full disclosure is what makes this a documented commercial acknowledgment — not a data entry fix.

CHAPTER 9 — CORRECTING THE SOCIAL SECURITY ADMINISTRATION

The Social Security Administration administers the account number — the SSN — tied to the legal name entity. The SSA has accepted corrections to the date of birth on Social Security records when presented with the birth certificate and full disclosure.

THE PROCESS

- **Contact your local Social Security Administration office or call the national SSA line**
- Request a correction to the date of birth on record for the Social Security Number
- Present the certified birth certificate showing both the DATE OF BIRTH and the DATE FILED
- Fully inform the representative of the distinction between the two dates and two entities — as outlined in Chapter 8
- Request that the date of birth on the SSN record be corrected to the DATE FILED — the legal name entity creation date
- Request written confirmation — Form SSA-45 or equivalent
- Document everything — date, representative name, confirmation number

The Social Security Administration is a federal government agency. When the SSA accepts the correction — the federal government itself has acknowledged the distinction between the living man and the legal name entity. This is among the most significant corrections you can make.

CHAPTER 10 — CORRECTING LEXISNEXIS

LexisNexis is not a consumer credit bureau. It is a legal and intelligence data aggregator used by law enforcement, courts, attorneys, government agencies, and financial institutions to verify identity. It is the data backbone of the legal system.

When LexisNexis accepts the correction — the legal and law enforcement infrastructure itself has acknowledged the separation. This correction reaches directly into the data systems used by the very institutions that enforce the legal name fiction against living people.

THE PROCESS

- **Contact LexisNexis Risk Solutions consumer center**
 - Request your LexisNexis consumer report — you are entitled to this under the FCRA
 - Review the report and identify the date of birth recorded for your legal name entity
 - Initiate a correction using the same fully disclosed process outlined in Chapter 8
 - Present the certified birth certificate showing both dates
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- Fully inform the representative of the distinction between the living man date of birth and the legal name entity file registration date
- Request written confirmation of the correction
- **This correction reaches law enforcement, courts, and government agency databases — it is among the most strategically significant corrections in the entire process**

PART FOUR — SERVING NOTICE AND BUILDING PUBLIC RECORD

CHAPTER 11 — WHY PUBLIC NOTICE IS ESSENTIAL

Completing your institutional corrections is the foundation. But the living people who have gone before you have learned that corrections alone — while powerful — are strengthened immeasurably by public notice.

Under commercial law and the maxims of law that govern this matter:

That which is not rebutted stands as truth in commerce.

Qui tacet consentire videtur — He who is silent is taken to agree.

When you serve formal public notice — and that notice is not rebutted — it stands as truth in the public record. The institutions you have notified cannot later claim ignorance. Their silence is their acquiescence.

The following notices have already been issued and filed as public record in this matter — unrebutted — establishing the documented facts and the legal standing of the living people:

NOTICE ISSUED TO	STATUS AND SIGNIFICANCE
Florida Governor, Secretary of State, Attorney General	Filed June 13, 2025 — unrebutted — establishes constructive notice at the highest state level
Florida DMV / Department of Highway Safety	Formal demand for correction of co-mingled dates on driver license — refusal documented — violation of REAL ID Act on record
All County Sheriffs and Law Enforcement	15 documented crimes enumerated with specific statutes — personal liability established — unrebutted
All Six Military Branches including Coast Guard	Constitutional duty notice invoking the military oath — 18 USC 4 misprision of felony invoked — all six branches formally noticed — unrebutted
Meta Platforms Inc. / Facebook	Liability notice for censorship and concealment — Section 230 immunity challenged — 10 violations documented — unrebutted
O Keefe Media Group / OMG	Informational notice — received and acknowledged — not rebutted — their non-engagement documented as tacit acquiescence

CHAPTER 12 — HOW TO FILE YOUR OWN PUBLIC NOTICE

Every living man and woman who completes the institutional correction process should also file a formal public notice. Here is how:

STEP 1 — Prepare Your Notice

Draft a formal notice stating: your name as a living man or woman, the documented distinction between your biological date of birth and the legal name entity file registration date, the institutional corrections you have completed, your declaration under 28 USC 1746(1).

STEP 2 — File With Your County Clerk

File your notice with the County Clerk of Courts in your county. This creates a permanent public record that cannot be altered or deleted. Request a stamped filed copy for your records. The filing fee is typically minimal.

STEP 3 — Serve on Relevant Parties

Send certified copies of your filed notice to: your state Governor, Secretary of State, Attorney General, your county Sheriff, your local DMV, and the IRS. Keep all certified mail receipts as proof of service.

STEP 4 — Establish the Unrebutted Record

Allow 30 days for response. Document all responses — and all non-responses. A non-response is not neutrality. Under the maxim *qui tacet consentire videtur* — silence is agreement. Document the silence. It becomes part of your public record.

STEP 5 — Share Your Record

Share your filed notice and the record of institutional corrections with the growing community of living people doing this work. Every verified correction strengthens the collective record. Every unrebutted notice builds the public foundation.

PART FIVE — THE BIGGER PICTURE

CHAPTER 13 — THE UNFINISHED PYRAMID

On the reverse of the Great Seal of the United States — printed on every one-dollar bill — is the image of an unfinished pyramid. Thirteen steps. A floating capstone containing the Eye of Providence — separated — unplaced. Above it: *ANNUIT COEPTIS* — He has favored our undertaking. Below it: *NOVUS ORDO SECLORUM* — A new order of the ages.

The founders declared political sovereignty in 1776. They built thirteen steps. But they did not place the capstone. Temporal sovereignty — freedom from the ecclesiastical Gregorian time framework that binds all legal name entities to commercial jurisdiction — was left undeclared.

The pyramid is unfinished. The revolution is incomplete. Posterity was given the task of placing the capstone.

The living people doing this work — correcting their records, serving their notices, building the public record, and awakening thousands more — are placing the capstone. One correction at a time. One notice at a time. One awakened living man and woman at a time.

This is not political. This is not left or right. This is the completion of a work that was always meant to be completed — by posterity — by us — by the living people of this generation.

CHAPTER 14 — MAXIMS OF LAW GOVERNING THIS ENTIRE MATTER

These are not opinions. These are maxims — foundational principles recognized across centuries of common law and natural law traditions:

THE MAXIM	ITS APPLICATION
He who creates owns and controls	The STATE created the legal name. The STATE owns it. Its debts are the STATE obligations — not yours.
Fraus omnia vitiat	Fraud vitiates everything it touches. The co-mingling is fraud. Everything built upon it is void.
Contra proferentem	Ambiguity is construed against the drafter. The STATE drafted the birth certificate. All ambiguity favors the living man.
Nemo dat quod non habet	No one gives what they do not have. The STATE cannot give you obligations that are its own.
Qui tacet consentire videtur	He who is silent is taken to agree. Unrebutted notice stands as truth.
Necessitas non habet legem	Necessity has no law. Use of the legal name under necessity is not voluntary consent.
Veritas non quaerit angulos	Truth does not seek corners. The truth of the two dates is documented and public.
In fraudem legis agere	To act in fraud of the law. The co-mingling operates in fraud of natural law and the Constitution.

CLOSING DECLARATION — TO EVERY LIVING MAN AND WOMAN WHO READS THIS

You were born free. You were born with inherent natural rights that no state, no corporation, no court, and no legal fiction can extinguish. What was done was done without your knowledge and without your consent.

But knowledge changes everything.

The living people who have gone before you in this work have proven — through documented institutional corrections — that the correction is possible, the process is replicable, and the institutions accept it when fully and properly informed.

The public record is building. The notices are filed and unrebutted. The military has been formally noticed. The sheriffs have been formally noticed. Facebook has been formally noticed. The media has been formally noticed.

And thousands of living people are seeing this — sharing it — acting on it — and building their own records.

The founders declared political sovereignty in 1776. Posterity was given the task of placing the capstone. That time is now. That posterity is us.

Take this guide. Use it. Share it freely with every living man and woman you know. It belongs to the people — all of it — freely given in service to the truth and the reclamation of what was always yours.

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28 USC 1746(1)

Issued by the living people — constitutional posterity — in honor, truth, and natural law

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In honor, truth, and natural law.

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