About Kelby Smith

Call him Kelby Thomas Smith. Kelby, husband since 1995 to a beautiful woman has fathered 3 children. Kelby was recruited into The New York Life Insurance Company at age 19. Kelby was the youngest agent ever hired in the State of California for New York Life Insurance. Kelby learned early about the economy and financial services and products industry. He was trained in insurance services and during his first year, he was salesperson of the month several times in an office of over twenty-five new agents. Kelby left New York Life to start his own company and brokerage firm.

Kelby then started a successful electronic transaction processing company called DCI. DCI moved money electronically for many major firms such as Ronald McDonald House, Gold's Gym, and the United Way. In the electronic transaction business it is impressive to have customers whose sole purpose is to do due diligence with firms that handle their monies. The President of National Electronic Clearing House Association (NECHA) realized this. Together they started a three-year endeavor to have a serious impact on the Automated Clearing House industry. After just two years NECHA was elected to sit on the advisory board at the National Automated Clearing House Association. (NACHA) NECHA was also chosen to work with the advisory boards of the United States Internet Counsel and the Electronic Check Counsel. These contacts and customers enabled NECHA to be bought in a multi-million dollar contract by a larger processing firm.

In March of 1998, Kelby started working on another endeavor that produced the breakthrough product, the BigEBox. The BigEBox benefited from the combined experience of many talented individuals that Kelby had worked with for years. The BigEBox launch coincided with the dawn of permission and affiliate marketing programs in which captured customers, then sold internet related products and services. This company never made it through year end 2000 because of the dot com crash in 1999. This awesome experience of getting very large contracts and providers working together to fulfill those contracts postured Kelby to handle any task presented.

In 2003 Kelby passed the California Realtor examination. In that same year he then started a broker/lender company called Your Capital Source, Inc. (YCSI) as a solution to help homeowners diversify their lending opportunities. As President of YCSI, he built every facet of the company ultimately bringing in over 200 employees. Kelby's experience allowed it to become a multimillion dollar a year corporation funding files. Kelby has personally funded over 750 funded files during his career. He has been trained in compliance by major financial and banking institutions. YCSI eventually branched into becoming a private capital lender and home saver. Kelby's passion has been to "Keep Families in Homes" for the majority of his adult life. Kelby currently holds a De-facto State of California Real Estate Brokers licence since 2011.

In 2012 Kelby started a private non-profit ministry called HISAdvocates, ssm. Kelby's position as Executive Director allows his business experience of creating over 50 website business models, allows him to create an on line solutions for homeowners in trouble through <u>HISAdvocates.org</u>. Currently HISAdvocates has been assisting thousands of people in their foreclosure situations. Kelby has

promoted over 60 seminars around the country since 2012 teaching Americans on different aspects of foreclosure prevention and different aspects of law and banking.

Quest for Truth...

Since 2008, Kelby has been on a quest to understand why the Congress of the Corporate United States [Title 28 Section 3002] would continually make decisions that were not benefitting the people but rather benefitting the banks. Since then Kelby has learned of the many jurisdictions that exist on this land. Republic, Federal and State. [Hooven & Allison Co. vs. Evatt, 324 U.S. 652 (1945)] - [Definition of the United States - Blacks Law 6th Addition 3rd Definition: *(3) It may be the collective name for the fifty States, which are united by and under the U.S. Constitution.] Kelby has been with the Republic since its re-inhabitation. Kelby is one of the pioneers in this country to have his state and Republic Citizenship's completed. I look forward to serving you here in Republic as the Secretary of the Treasury for the Republic for the United States of America and I thank you for the opportunity.

Kelby has also started teaching people on "state" Citizenship which is the key to sovereignty and freedom under GOD. This new endeavor consists of trainings and a website launch of stateCitizenship.org. Kelby's desire is to bring people out of the surety of a Corporation known as the United States and back under the jurisdiction and safety of GOD here on our land.