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(71) Applicant and
(72) Inventor: **MOTTE, Alain, L. de la** [MU/US]; 2460 S.E. Larkspur Ct., Hillsboro, OR 97123 (US).

(74) Agent: **COOPER, David, P.**; Kolisch Hartwell, P.C., 520 S.W. Yamhill Street, Suite 200, Portland, OR 97204 (US).

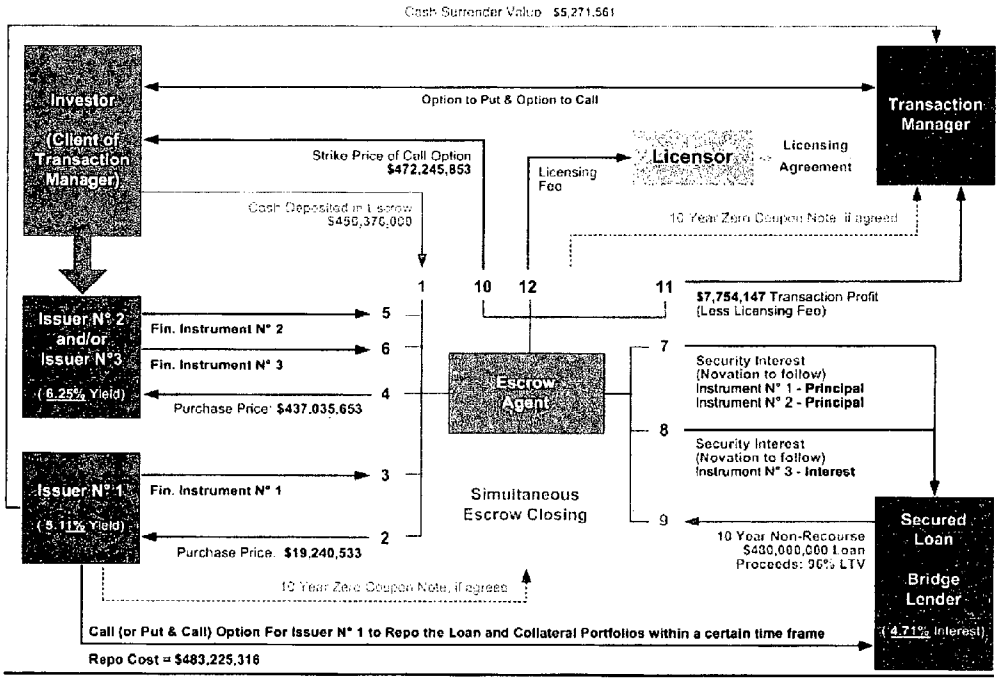
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(54) **Title:** SYSTEM AND METHOD FOR HIGH-YIELD INVESTMENT RETURNS IN RISKLESS-PRINCIPAL INTEREST RATE/YIELD ARBITRAGE



(57) **Abstract:** A multi-participant financial transaction with no downside risks that results in a net profit for all participants (figure 2) when the transaction is accomplished according to certain required steps, including the step of having simultaneously closings in escrow. A multi-step approach to issuing and selling custom-designed, specially engineered and underwritten securities or bank instruments is also described.

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