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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 when the transaction is accomplished according to certain required steps, including the step of having simultaneously closings in escrow. A multistep approach to issuing and selling custom-designed, specially engineered and underwritten securities or bank instruments is also described.