



## **Trump is Right, It's Not Affordability, It's Affordability, Sustainability and Profitability**

**\*Only Available from New Mortgage and Debt Finance Products**

**"AI QBIESAM" Mortgages Reach True Borrower Monthly Affordability  
and Sustainability Without Increasing Borrower Debt Loads, or  
Lender/Pool Loss or Capital Ratio Impairment Write-Offs,  
(Whether by Contract, FASB or Regs./Rev.Proc.)**

By Rich Rydstrom, Esq., FAS Accountant,  
Chairman, CMIS (Coalition for Mortgage Industry Solutions)  
<https://www.QbieSam.com> | 949-678-2218

Great Recession's Definition of True Affordability and Sustainability:  
As learned from the Great Recession, if we lower monthly (PITI) payments by over 20%, the  
re-default rates go from 30% (or 28% within 6 months) to 21%. If payments were lowered by  
only 10-20%, the re-default rate was 49%. (Fitch; CMIS Focus eMagazine) True Affordability  
and Sustainability offer more than an effective political benefit; it strengthens and grows  
the economy.

**It's Trump Time!**

**If You Want More Transactions, Fix Your Consumer!  
They're Still Damaged from the Great Recession, COVID 19,  
Biden Inflation, and the Trump Wait-For-The-Fix Promise.**

We Didn't Learn the Lessons of the Great Recession: As we move into the AI AGE, we must  
REFINE our Capitalism to avoid repeating the same old Recession/Depression cycles. We  
now primarily function on an Interest Rate and Dollar Currency Barometer. We openly  
accept control by a Federal Reserve (Central Bank) agency that seemingly and politically  
preserves its patent and latent dominion over "setting" interest rates, capital flow, as well  
as inflation, etc.

Lesson Learned? As we should have learned from the Great Recession, if we lower monthly  
(PITI) payments by over 20%, the re-default rates go from 30% (or 28% within 6 months) to  
21%. If payments were lowered by only 10-20%, the re-default rate was 49%. (Fitch; CMIS  
Focus eMagazine) [CMIS https://www.mortgagecoalition.org](https://www.mortgagecoalition.org)

So, What's the Problem? Maybe it's time to question why we empower Central Banks to use definably limited, and proven crude, and ineffective tools to control beyond their mandates (the US dual mandate of maximum employment and stable prices), instead of (new) AI AGE refined mathematically stable and certain financial, mortgage and debt products? We know that such creates uncertainty and bad times. So why do we allow it? While the President creates more uncertainty with the USMCA threat negotiations, and his administration fails to cut or refine required regulations to specifically foster new financial, mortgage and debt products, economists parrot: should we or shouldn't we cut interest rates as inflation is near the 2% zone, but failing consumer purchasing power is down, and credit card defaults skyrocket, but it "always" returns. We can wait and wait and hope. Is this perpetual ignorance or political control? **Exactly Who's Zooming Who?**

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Predictable Real Estate is the Gift from the Gods: If real estate is one of the most unique and predictable assets which has the capacity to backstop run-away devaluations and credit freezes, in times of recession or depression, why do we continue to allow financial products which allow for such dangerous conditions including periods of illiquidity and credit, finance and market freezing?

It is time for us to systematically restructure the finance, mortgage and debt loan products to LESSEN the randomized uncertain frequency and severity events dominated by interest rate fluctuations, inflation, de-valuations, and other dangerous co-factors currently out of our control. Unlike the suggested political alternatives such as the **40-50 Year Term Mortgage** (which solely burdens the Borrower with massive long-term debt creating a **Debt Trap** to restrict sustainability and equity profitability, but enhances the economic benefits to the lender, pools, and government. There are other solutions available for the discerned.

The Solution: Real Estate is unique as it will appreciate over time, especially IF the government control system backs-off and allows new product refinements. New product refinements must not allow unfettered write-offs for de-valuations or impairment of capital ratios. The new product devices will not allow same if they are **Hold-To-Maturity Fair Value** FAS products. [OptinSHILO https://optinshilo.com](https://optinshilo.com)

Our present mortgage and debt products are made up of only three potentially adjustable concepts to achieve affordability, sustainability and profitability:

1. Interest Rates - High interest rates and adjustable interest rates (to the upside) lessen or destroy **(A) Affordability, (B) Sustainability, and (C) Profitability**. Worse, it directly FREEZES the creation of new homes and buildings, because it lessens and or destroys the mortgage and debt origination and refinancing markets. In

November 2025, it was reported that up to 50% of mortgage requests were DENIED.  
**Interest Rates can be marginalized by use of new products including AI QBIESAM TAG™.**

2. Term - The extending the Term creates an unfair burden solely on the borrower and in fact creates a long-term Debt Trap lessening or destroying sustainability and profitability. That's right, the borrower is entitled to EQUITY PROFITS for faithful performance (which fuels the secondary finance markets and the industry consumer). **Want more transactions, fix your damaged consumers, who are suffering from cumulative credit and income destruction from the Great Recession, COVID 19, Biden Inflation, and the Trump Wait for the Fix concept.**
3. Unpaid Principal Balance ("UPB") – That leaves UPB. The Great Recession taught us that forgiveness of debt burdens the borrower (taxable event), as well as the financiers and the economy as forced write offs, and devaluations (forced by legal Representations and Warranty Contract Provisions), which create periods of illiquidity and credit freezes (and beget frozen residential housing markets and historic commercial loan defaults). Sounds like we didn't learn the lessons of the Great Recession. Someone wake-up; in the Red Tape Department.
  - a. AI QBIESAM™ – (PITIS) - Quarantined UPB (PITIS) to reach true monthly payment affordability.
  - b. AI QBIESAM™ – (EIT) - Quarantined Excessive Interest Rates (EIT) to reach monthly payment affordability; added to Quarantined UPB (PITIS).
  - c. AI QBIESAM TAG™ – (PITT) - Quarantined Premium for Insurance, Tradable and Transferrable Pieces (PITT) to reach monthly payment affordability; added to Quarantined UPB (PITIS). (Non-cash payments for premiums)

OptIn SHILO is the AI powered, real-time, Built-In Loss Mitigation. The industry needs more creative products, not less. Automated options result in non-performing loans, and or maintains performing status by automated program options including Ai-QBIESAM™, TAG™, TILD™, Hot Neutral™, etc.

[RichRydstrom@gmail.com](mailto:RichRydstrom@gmail.com) Tele/Text 949-678-2218

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