

Dear FSRA,

My name is Anoop Bungay, Founder of MQCC™; Money Quality Conformity Control Organization incorporated in Alberta as MortgageQuote Canada Corp., with subordinate, registered offices in British Columbia (BC) and Ontario (ON).

1. In your document entitled: **Proposed FY 2021-2022 Statement of Priorities October 13, 2020**, you explain the following on page 9¹ (emphasis and highlight added);

- 1.1. FSRA Proposed Statement of Priorities

- 1.1.1. FSRA continues to focus on regulatory efficiency (including burden reduction) and regulatory effectiveness through cross-sector and sector-specific priorities. FSRA's proposed priorities will continue to deliver a positive impact by improving:

- 1.1.1.1. • stakeholders' regulatory experience; and

- 1.1.1.2. • **safety, fairness** and choice for consumers of financial services, and members pensions in Ontario. These priorities signify **a new approach, process** and/or initiative, ones that have **not** been part of **normal operating procedures** in the past. ***Once they are part regular business practices, they no longer need to be a stated priority, but are simply ingrained.***

¹ Proposed FY2021-2022 Statement of Priorities October 13, 2020; Page 9 2020. FSRA, Ontario.

2. It is understood that these two “overall” priorities supercede or complement two existing “overall” priorities in your current ***FRSA Business Plan of 2019 - 2022***², which identify:
 - 2.1. **burden reduction and**
 - 2.2. **regulatory effectiveness.**
3. In your Proposed ***FY2021-2022 Statement of Priorities October 13, 2020, Environmental Scan*** (page 5), you describe a number of “trends” including but not limited to:
 - 3.1. Modernization and technological advancements continue to drive increased expectations from the consumer [MQCC™: Please see: www.mqcc.org]. These factors determine the need to update and often replace outdated internal systems and to launch inclusive products and solutions that meet consumer requirements.
 - 3.2. Global fintech [MQCC™: Please see: www.GlobalSandbox.org] innovation and technological advancements permit new and existing players, and new delivery models. That raises the ability to offer more to the consumer.
 - 3.3. Diversity and inclusion in the workplace are increasingly acknowledged as a critical element of talent management, engaging employees and enhancing their experience.
 - 3.4. There’s an ongoing imperative to drive down costs to the sector; while freeing the regulated sector participants from burdensome and often unnecessary regulatory activities.

² Financial Services Regulatory Authority of Ontario (FSRA) FSRA Business Plan 2019-2022; Page 2; and Page 17; https://www.fsrao.ca/sites/default/files/2019-08/FSRA_Business_Plan_2019-22.pdf

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- 3.5. Understanding the impact of climate risk on the financial services sector.
- 3.6. An enhanced approach to protecting the public interest, to enhance the focus on the consumer, has been core to all of FSRA's activities.
4. Further, in your Proposed **FY2021-2022 Statement of Priorities October 13, 2020, Technological Advancement and Innovation** (page 7), you describe:
- 4.1. While challenges persist, the nature of the evolving financial services and pension sectors continues to drive positive outcomes. Technological innovation and market pressures are:
- 4.1.1. changing consumer expectations;
 - 4.1.2. driving new products;
 - 4.1.3. prompting mergers among participants; and
 - 4.1.4. changing operating expenses for new non-traditional entrants.
- 4.2. This has introduced new business models to the sectors and improved existing business models. The use of technology to interface with clients provides new opportunities to close information gaps. FSRA will continue to monitor these technological developments to ensure that financial institutions are meeting expectations regarding business conduct and fair treatment of customers. [MQCC™: Please visit: Systems Level BLOCKCHAIN at www.BLOCKCHAIN.SL] The mortgage and real estate sectors have been using innovative methods to help complete real estate transactions during this time [MQCC™: Please visit: BITMORTGAGE® at www.BITMORTGAGE.com®]. Credit unions are also actively seeking

opportunities to innovate and implement new technologies. These technologies are being used to complete tasks that are traditionally done in person, such as digital transfer of documentation and virtual home appraisals. The goals are to enhance the service experience for members, increase the level of product offerings, decrease costs and ultimately grow businesses. MQCC™: Please visit: www.MQCC.org™] Cybersecurity breaches in the financial services sector have highlighted the need for financial regulators to have appropriate measures to maintain the privacy and security of their members. MQCC™: Please visit: [CYBERLOCKCHAIN® at www.CYBERLOCKCHAIN.com®](http://www.CYBERLOCKCHAIN.com)] That aspect is also very important as consumers and insurers show a greater acceptance for virtual healthcare. FSRA’s newly formed Innovation Office is working with stakeholders in the innovation ecosystem to analyze changes in underlying technologies, market practices and consumer preferences MQCC™: Please visit: [MQCC BITCOIN™ at www.BITCOIN.ECO](http://www.BITCOIN.ECO)]. This Office is also working to foster controlled innovation testing environments and encourage “responsible innovation” that puts consumers at the forefront. [MQCC™: Please see: www.GlobalSandbox.org]

5. Additionally, in your Proposed ***FY2021-2022 Statement of Priorities October 13, 2020, Consumer Expectation and Needs*** (page 7), you describe:
 - 5.1. Well-functioning financial services markets promote financial stability, growth, efficiency and innovation over the long term. Appropriate consumer protections build public confidence and trust. In such markets, consumers:
 - have access to the products and services, and the

information they need to make the best decisions for them; • are treated equitably; • are not exposed to deceptive or unfair practices; and • have their needs taken into account, including vulnerable consumers. FSRA continues to see rapid changes in how financial services and pension plans are being offered and delivered. This increases the need for regulators to quickly understand the emerging trends, consumer needs and potential vulnerabilities, and to protect the public interest by using the most effective tools and powers. While there is ongoing consumer expectation for increased choice and value for money, needs vary across the range of financial services sectors. Consumers will also have different needs due to personal circumstances, their financial capability, or the product or service which they are obtaining or the intermediary with which they are interacting. FSRA is committed to using consumer research and engagement to support regulatory effectiveness and efficiency. This year, FSRA established a new Consumer Office. It undertakes research, sets the strategy for consumer engagement and provides secretariat support to the FSRA Consumer Advisory Panel. Together, the Consumer Advisory Panel and the Consumer Office, are key to improving opportunities for consumer voices to shape FSRA's work.

6. Moreover, in your Proposed ***FY2021-2022 Statement of Priorities October 13, 2020, Market Changes and Economic Intelligence*** (page 8), you describe:
 - 6.1. The increased availability of data and analysis tools has allowed for closer monitoring of economic impacts on sectors and their consumers. Such economic intelligence empowers prudential oversight and provides the opportunity to react to emerging situations and prepare appropriate

responses. The complexity of insurance distribution has increased, with overlapping organizations supporting multiple brands and channels, including the digital channel. Many insurers have set up a wide range of multi-channel distribution systems to improve customer interaction and experience. To further this, FSRA plans to achieve a more comprehensive understanding about modern distribution channels. Within the mortgage sector, there has been an increase in the use of non-bank financial intermediaries (NBFIs), such as Mortgage Investment Corporations and private lenders [MQCC: Please visit www.ip2pfa.org], as these lenders do not need to meet the federal mortgage underwriting guidelines. The use of NBFIs may continue to increase if consumers find it difficult to make mortgage payments once temporary, pandemic-related government programs (such as the Canada Emergency Response Benefit and mortgage deferral programs) end, and if federally regulated financial institutions keep tightening their underwriting criteria. There are concerns that borrowers and investors are not being informed about the risks and features of private mortgages. This disclosure is necessary to ensure products are suitable for borrowers and investors, and to address potential conflicts of interest. Regulation of the sale of certain nonqualified syndicated mortgage investments is being transferred to the OSC. This may lead to changes in how mortgage-based investments are structured and sold. Overall, the economic and environmental impacts on the financial services and pension sectors have been significant and will continue to be a challenge for the foreseeable future. FSRA will continue to monitor the situation and seek to drive positive results for all stakeholders.

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7. On the FSRA website page called **Engagements and Consultations**, (<https://www.fsrao.ca/engagement-and-consultations>) FSRA seeks:
- 7.1. A collaborative approach to industry regulation
- 7.1.1. As a regulator, staying ahead of change in consumer markets is essential to our operations. By engaging with industry experts and consumers on a regular basis, we can respond quickly to new technologies, rules and consumer trends, ensuring the integrity and growth of our regulated industries
- 7.2. On this page, in reference to the finance sector-specific, “Mortgage Brokerage Industry Group”, FSRA states:
- 7.2.1. The Financial Services Regulatory Authority of Ontario (FSRA) is seeking expert advice to promote safety and innovation in the mortgage brokering sector.
8. Now, here are my comments:
- 8.1. FSRA is commended on its two new priorities.
- 8.2. Should FSRA seek professional, expert advice on regulatory integration of innovation and safety in finance, then FSRA is encouraged to seek the world-class, leadership and guidance from yours sincerely and MQCC™. What is the source of my expertise?
- 8.2.1. Over the course of 20 years, commencing at least as early as August 14, 2001, yours sincerely (Anoop Bungay) "Observed"

a “phenomena”, then *Discovered, Tested, Developed, Created, Re-Tested, Commercialized, Regulatory-Integrated, National and International Standardized and Continually Improved*” commercial and regulatory applications, by “harnessing” the “phenomena” using business methods and techniques. The “phenomena” is classified as a “subordinate concept system” within a superordinate “scientific concept system” known as non-novel (exact) CONFORMITY science (see www.conformity.org). The “phenomena” or subordinate concept system did not exist before yours sincerely observed it, so it is identified world-wide by the following terminological phrase: **Bungay Unification of Quantum Processes Algorithm** also represented as the trademark source identifier brand name, originating ***“Principles of ‘BlockChain’”™*** or simplified to the generic compound equivalent terms: “block-chain (with hyphen) or BlockChain (with capital's in lieu of hyphen). A complete definition may be found at www.BlockChainDefinition.org.

- 8.2.1.1. One of the first applications of the trademark, source identifying ***Principles of ‘BlockChain’”™*** was creation of the Originating Bungay International Technology (BIT™) family of trademarks brand of Conformity of Organization and Individual (COIN™) (www.BITCOIN.eco) trademark brand of

System-Network Peer-to-Peer Service for assuring statutory and regulatory (legal) conformity of business processes at all levels and functions, regardless of geography, of :

- Government and Governance
- Industry (Commerce & Finance)
- Academia

Organizations and the Individuals employed or working or governed, by the Organization.

8.2.2. What was the 20 year benefit of all of this?

8.2.2.1. For creation of the world's first application of the **Bungay Unification of Quantum Processes Algorithm** also represented as the trademark source identifier brand name, originating "***Principles of 'BlockChain'***"™ for creation of the world's first:

8.2.2.1.1. PEER-TO-PEER ELECTRONIC FINANCE SYSTEM

8.2.2.1.1.1. Commercialized at least as early as April 9, 2005 at the domain uniform resource locator (URL) www.privatelender.org. Accessible to a global audience and

marketed worldwide by the trademark
brand name: **PrivateLender.org:**
Canada's Private Lending Network®;
and BITMORTGAGE®
(www.bitmortgage.com)®

8.2.2.1.1.2. PrivateLender.org® is also the first
commercially, regulatory-integrated, errors
and omissions integrated, application of:

8.2.2.1.1.2.1. Utility Tokens

8.2.2.1.1.2.2. Securities Tokens

8.2.2.1.1.2.3. Conformity Tokens

8.2.2.1.1.2.4. Legally Binding, Fully Encapsulated,
(stand alone) Smart Contracts

8.2.3. At least as early as May 9, 2008, a subordinate algorithm was
integrated into the overarching "MQCC BlockChain™" to
prove to yours sincerely's:

8.2.3.1. Regulators

8.2.3.2. Customers

8.2.3.3. Legislators

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- 8.2.3.4. Risk Insurance Underwriters and Actuaries employed by Errors and Omissions, Professional Liability insurance companies
 - 8.2.3.5. Investors
 - 8.2.3.6. Stakeholders
 - 8.2.3.7. Employees
 - 8.2.3.8. Vendors/Suppliers

That MQCC's™ products (goods) and services (methods) are "Safe, Reliable and Good" and "better, safer and more efficient".

- 8.2.4. The subordinate algorithm that was integrated was as Quality Management System, namely, ISO 9001:2001 (Canada: CAN/CSA-ISO 9001-00 (R2005)); and is one of Canada's Federal-Level, National Standards (recognized by policy makers across all provinces and territories under Federal Statute (see a lawyer to be sure; "Standards Act")) to bring safety and innovation and efficiency for the benefit of direct and indirect beneficiaries and stakeholders to ANY organization that implements the Quality Management System.

8.2.5. Like an “ingrained habit”, as of today, MQCC™ has maintained the rigorous standards of the Quality Management System continuously for over 13 years and over various standards; including ISO 9001:2008 (CAN/CSA-ISO 9001:08 (R2014)) and the risk-based ISO 9001:2015 (Canada: CAN/CSA-ISO 9001:16); and the ONLY other organization that comes to close to MQCC™ is managed by my fellow Governor (yours sincerely is Governor of MQCC Bungay International LLC, based in Washington, DC, USA), of the Bank of Canada. (See www.mqcc.org to learn more).

8.3. Without making a lengthy response, please read Appendix A.

8.3.1. “Appendix A” will give FSRA Top Management (as defined by ISO 9001:2015 (CAN/CSA-ISO 9001:16) and CEO’s of all regulated entities reporting to FSRA, regardless of sector:

8.3.1.1. Mortgage

8.3.1.2. Insurance

8.3.1.3. Other

Of “what is done”; not simply “what can be done”.

9. Thank you for this opportunity to commend you on your priorities.

Sincerely yours,

/s/

Anoop Bungay
MQCC™
Calgary, Alberta
November 3, 2020

This response may be included in a formal textbook and published, for public distribution.

Attachments;

- Terms of Reference:
- Appendix A

Terms of Reference:

Consultation Open on FSRA's Proposed 2021-2022 Statement of Priorities

Stakeholder engagement through public consultation is an essential part of FSRA's commitment to transparency and accountability.

FSRA is publishing its [proposed 2021-22 Statement of Priorities and Budget](#) for public consultation. In addition to targeted consultations with FSRA's [Stakeholder Advisory Committees](#) and [Consumer Advisory Panel](#), FSRA is inviting the general public and all stakeholders to review and provide feedback. The Statement of Priorities and Budget will form the core of FSRA's Annual Business Plan to be submitted to the Minister of Finance for approval.

The consultation period will close on November 3, 2020.

Statement of Priorities

Budget

The draft priorities outline cross-sector and sector-specific initiatives focused on improving regulatory efficiency and effectiveness to better serve the public interest.

The budget reflects FSRA's proposed expenses, strategic investments and sources of funding, to achieve its mandate and stated priorities.

Learn More

FSRA is continuing to work with those we regulate to ensure financial safety, fairness and choice for consumers and members. Learn more at www.fsrao.ca.

MQCC.org™

Money Quality Conformity Control Organization

Incorporated in Canada as MortgageQuote Canada Corp.

Globally Recognized and Trusted Authority in BlockChain: Systems & Technology

0 **1** **IOC MQCC:BCMS** **2** **IOC MQCC:BCMS** **3** **IOC MQCC:BCMS** **∞**

Developer of BlockChain Zero One™

Education • Conformity • Finance: Systems, Technology, Services & Products

Welcome to the
Convergence of Global
Governance, Regulation,
Management, Commerce,
Finance, Technology &
Society;

Welcome to MQCC. To contact a person, please complete this Message Form.

Welcome to the home of the MQCC™ organization - and- the MQCC™ source identifier, trademark brand name.

The acronym MQCC™ serves as both a trade name and a goods and services trademark source identifier for the Money Quality Conformity Control Organization, incorporated in Canada on 16 of September 2006 as MortgageQuote Canada Corp.

MQCC™ tradename and trademark are globally recognized and famous for the remarkable and significant historical distinction of being associated with Bungay International Inc. (BII™) and MortgageQuote Canada Corp. (MQCC™), respectively known by their respective distinctive

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The World's First BlockChain

Company™*

The World's First "Crypto"

Company™*

Bungay International Inc. (BII™)

The World's Most Trusted

BlockChain Company™*

The World's Most Trusted "Crypto"

Company™*

Bungay International Inc. (BII™)

MQCC™ Money Quality Conformity Control Organization, incorporated as MortgageQuote Canada Corp.

*Trademarks are owned by MQCC Bungay International LLC which maintains control over the nature and quality of the associated goods or services such that use of the respective trademarks inure to MQCC Bungay International LLC or its licensees, benefit.

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MQCC™: the World's Highest Authority
and Global Voice in non-novel (exact)
Conformity Science and the subordinate
abstracted concept trademark:
"Principles of 'BlockChain'"™.

**As a Global Standard Setting
Organization (SSO), MQCC™ is the
Global Standard Setter for:**

The Global Standard for BlockChain®

The Global Standard for Crypto™

Home to the PROFESSIONAL BLOCKCHAINER (P.
BCr.)® Global Trademark Brand of Education and
Entertainment Services; the global hallmark of excellence
and designation of proficiency in matters related to
insurable (Correct & Proper™) application of the
"Principles of 'BlockChain'" in Government, Academia

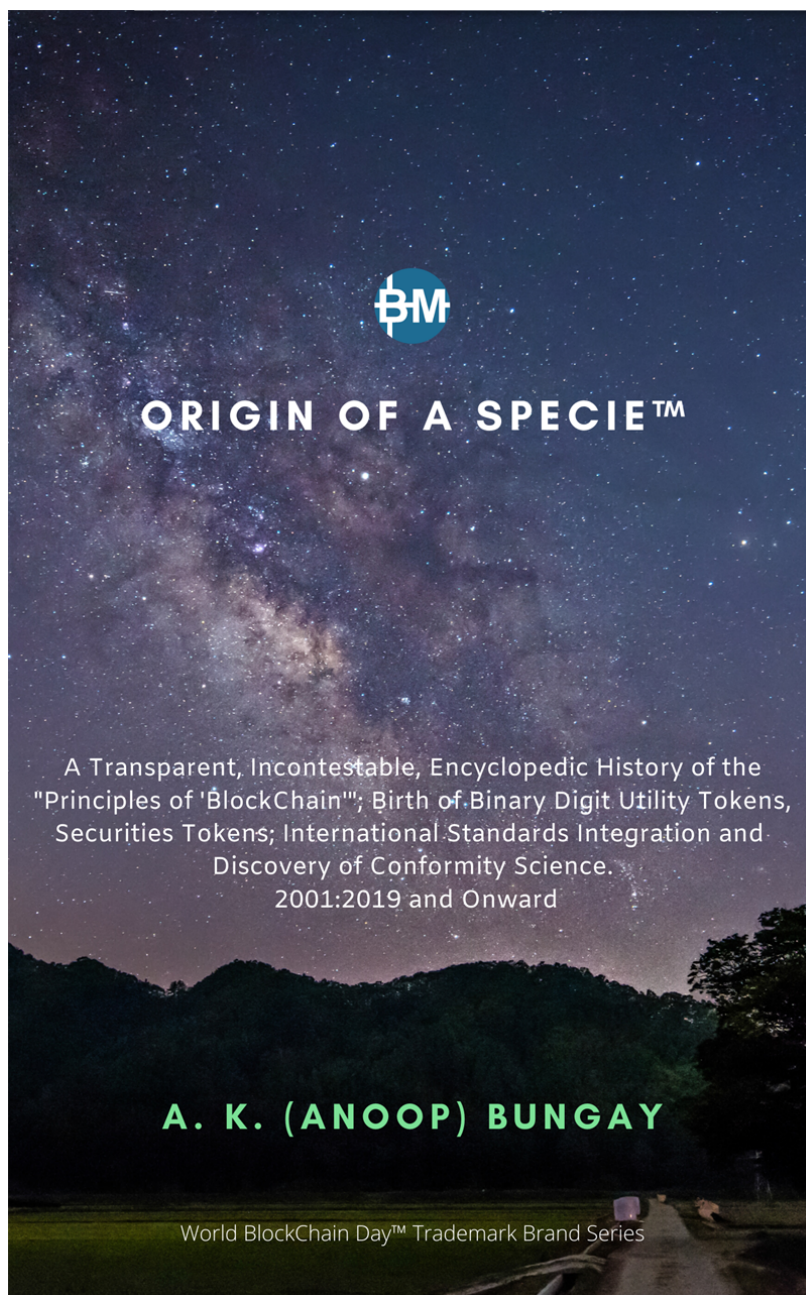
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and

Developer of the world's first and most trusted application of the "Principles of 'BlockChain'" for a professional liability insurable, regulatory-integrated, fiduciary standard, global "cryptofinancial system" network for the trade in the world's first commercialized binary digit "utility token" (MQCC Token™) and "securities token" in the form of the generic "cryptomortgage instrument" trademark registered as the brand name: BITMORTGAGE®; at least as early as April 9, 2005.

The **remarkable, significant** and **historical, nature, quality** and **extent** of MQCC Founder, **Mr. Anoop Bungay's** observance, discovery, formalization, commercialization, National and International Standardization of the "Principles of 'BlockChain'", from at least as early as August 14, 2001 to 2019 is chronicled in this authoritative encyclopedic reference: *Origin of a Specie™*.

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For Legislators, Policy Makers, Regulators, Corporations, Law Firms, Universities, Libraries, Researchers, Fiduciary-class Chief Executive Officers (CEO), Fiduciary-class Boards of Directors or Investors at:

origin.mqcc.org

Attention: Countries, Organizations and Individuals; MQCC™.org is an Accredited Class® Licensee* and Global System-Network Administrator (GSNA™) of the First Application of the "Principles of 'BlockChain'"-in-Commerce (for a financial/legal/regulatory application), first discovered, scientific-method-base tested, developed, commercialized and internationally standardized, by Mr. A. K (Anoop) Bungay, Founder of

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Father of BlockChain™], serving as the *recognized and trusted authority in BlockChain* matters for the global community since at least before April 9, 2005.

MQCC Article 1: The Standard Characteristics of what constitutes a "BlockChain"; observed, hypothesized, tested, developed and commercialized between at least as early as August 14, 2001 and April 9, 2005; and National and Internationally Standardized at least as early as May 9, 2008 as the world's first, safest, and insured, global cryptofinancial system, cryptocurrency and related conformity systems, technology, services and products.

MQCC™ (www.mqcc.org), originally incorporated on September 16, 2006 to assure statutory, regulatory and process (SRP™) conformity of national and international trade within the world's first decentralized, autonomous node, cyberspace, cyberphysical, cybernetwork, conformity science "Principles of 'BlockChain'"-based, token-based, global access, peer-to-peer (P2P/Private/Crypto/Secret/Shadow) electronic, smart contract finance expert system and conformity of organizations and individuals networked (COIN™) systems network suite of expert systems, technology, services and products, developed by Bungay International Inc. (BII) between at least as early as August 14, 2001 and April 9, 2005 at the Bungay International Technology (BIT™) uniform resource locator (URL); www.privatelender.org.

MQCC™ evolved into the developer of the world's first internationally recognized, prescriptive, government-recognized (in up to 118 or more countries), pan-industry, pan-functional, cross-cutting, energy-efficient, environmentally sustainable, resource-efficient, quantum computing-ready, platform agnostic (technology neutral) , bespoke, unified, defense standard, military/law enforcement-grade, rules-based, consensus-based, scalable federation of systems (FOS) with system of systems (SOS)-nesting, turn-key, plug 'n play (PnP), top-to-bottom (T2B™) and end-to-end (E2E™), fiduciary-standard, interoperable, "secure, risk-based meta-operating system" designed to provide frictionless, real-time assurance of statutory, regulatory and process conformity for any public sector (GOVERNMENT), private-sector (regulated and non-regulated COMMERCE) and non-government organization (NGO). A paperless, touchless, talkless, functional system built in accordance with the MQCC Hybrid Automated Artificial Algorithmic Intelligent (Hybrid A3I™) brand of pioneering self-learning, "systems-level" organization artificial intelligence (OAI™). MQCC systems are founded upon seminal standards and seminal MQCC trademark originating "Principles of 'BlockChain'"™ which establishes "at-a-glance" levels of trust through: accountability, transparency, responsiveness and efficiency achieved by a beyond-reproach, unified systems whose quantum elements are traceable, verifiable, immutable and non-repudiable. Empirical longitudinal studies, over 13 years of annual systems audit by independent Federally -accredited auditors and over 13 years of continual registration to the risk-based National and International Quality Management System standard of 119 countries: ISO 9001:2015, proves that MQCC systems and technology provide immediate benefits; may be rapidly deployed; may be scaled to any size entity and results in: seamless regulatory-integration and reduced regulatory-burden; increased revenue and profitability; increased cost savings; and reduced risk of loss and expenditure; for the benefit and protection of the organizations who implement MQCC and the members of public and industry, whom they serve. Celebrating over 19 years of successful scientific method based primary research discovery, development, com

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and regulatory recognition (through registration to National and International Quality Management System Standards), continual operation and continual improvement.

Since at least as early as May 9, 2008, MQCC has proven that its trademark originating "Principles of 'BlockChain'™-based, MQCC CEO Suite™ of systems, technology, services and products improves overall organizational performance and provides a sound basis for sustainable development initiatives for governments and non-government (profit and non-for-profit; publicly traded and privately held) organizations in up to 119 or more countries, globally.

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As of May 9, 2019 - the intellectual property and underlying suite (MQCC Suite™) of MQCC BlockChain™-based Systems, sub-systems and Technology celebrates over 12 Years of continuous registration to the International and National Standard for Quality Management Systems of 119 Countries.

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Since 2006, MQCC™ is the world's first and only Canada-based, international organization that helps federal and non-federal, government and non-government organizations; regional, national and international regulators; regulatees, non-regulated and regulatory exempt organizations (government, commercial and non-commercial) to improve fiduciary-standard, general public trust and reduce regulated and non-regulated industry risk, through development and implementation of conformity systems based upon seminal BlockChain¹ Principles and "proof-of-work" (MQCC™ proprietary "proof-of-quality" (POQ™) token) technology [BlockchAI n Zero One™]. MQCC is both a global leader and standard-setter, with Quality Management Systems registered to meet both the rigorous 'National Standard of Canada' for Quality Management Systems, published by the CSA Group (Canadian Standards Association) and USA equivalent: 'American National Standard' (ANS) for Quality Management Systems published by ANSI (American National Standards Institute). The

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Standard is recognized and trusted by Canadians, USA residents and consumers in over 119 countries including UK & AU.

Confirmed by the equivalent National Standards Bodies of 119 countries: according to the Standards Council of Canada (SCC), a Canadian federal Crown corporation which reports to Canadian Parliament through the Minister of Innovation, Science and Economic Development Canada: Standards help to ensure BETTER, SAFER and MORE EFFICIENT methods and products, and are an essential element of technology, innovation and trade.

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In accordance with the Government of Canada's Cabinet Directive on Regulation (and its equivalent in 119 countries), the National Standard of Canada for Quality Management is adopted from world-class international standards, namely, the quality management system standard ISO 9001, published by the International Organization for Standardization (ISO) [based in Switzerland], of which Canada is a founding member.

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Discovery, Commercialization, Regulatory-Integration, National and International Standardization of conformity science and its subordinate "Principles of 'BlockChain'" has reshaped the world's understanding of "human-computer-organization-systems" interactions, making the world, materially, empirically and demonstrably: *Better, Safer and More Efficient.*

MQCC™: Celebrating 14 Years of pioneering advances in the MQCC™, Defense Standard, Military/Law Enforcement-Grade, Litigation-Tested, Regulatory-Recognized, Regulator

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Audited, BlockChain Conformity Management Standard™ (BCMS™) Brand of

- BlockChain Conformity Management System
- Pan-Industry, Pan-Functional Higher-Order Artificial Intelligence (AI) BlockChain, Regulatory Harmonized & Secure, Risk-based Organization Conformity meta-Operating Systems
- BlockChain Systems, Technology, Products and Services
- Financial Products
- Financial Services
- Conformity Science Standards Implementation
- Paperless-Touchless-Talkless™ trademark brand
- Quantum-Ready

Systems, Technology, Services and Products.

Developer of the MQCC (R)evolution™; the next level generation of Secure, Risk-Based, Statutory, Regulatory & Process (SRP)™ Organization Conformity Operating Systems (MQCC RB-OCOS™), built on seminal "BlockChain" Principles and technology developed by Anoop Bungay, Founder of MQCC™ in the early 2000's (visit www.bitmortgage.org to see the cursory-level white paper introduction).

MQCC BCOS™: the world's first, safest and most trusted BlockChain Operating System. MQCC: the standard by which all BlockChain algorithms are measured.

Global Notice: Third-Party Intellectual Property Usage & No Endorsement Notice

Attention: Individuals, Organizations and Countries; A Message from Anoop Bungay, Founder: MQCC. Does your company or organization logo appear here? Be happy; this means you are in good company because you align with the Principles of MQCC™ and the mission of

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"conformity science"; the field of study that was defined after discovery of the "Principles of 'BlockChain'". MQCC.org displays third-party logos on its websites with or without, verbal acknowledgement or written permission; pursuant to international "fair use" principles and legislation because MQCC.org is internationally recognized as the Global System Network Administrator (GSNA™) of the "first application of the "Principles of 'BlockChain'-in-commerce". The principles underlying the "BlockChain" process has revolutionized human interaction within a global commercial (for-profit and not-for-profit) and global governance environment, at a person-to-person (peer-to-peer) level. Read more about the National and International Trademark Legislation that affects use of Third-Party logos at ip.mqcc.org

Nominative or Descriptive Fair Use: Any third party logos (registered or unregistered trademarks) are appearing under the doctrine of fair use, for either nominative or descriptive purposes under the United States of America (USA) or equivalent country trademark acts, regulations or statutes; or under the four (4) factors as defined by the United States of America Copyright Act, namely:

1) Purpose and character of the use, including whether the use is of a commercial nature or is for nonprofit educational purposes.

- In this case, educational purposes and historical record keeping purposes.

2) Nature of the copyrighted work.

- In this case, limited use of logos to help those visitors **who do use Latin Script Text** as their first language or language of origin, to safely and efficiently identify third party organizations.

3) Amount and substantiality of the portion used in relation to the copyrighted work as a whole.

- In this case, limited use of logos to help those visitors **who do use Latin Script Text** as their first language or language of origin, to safely and efficiently identify third party organizations.

4) Effect of the use upon the potential market for or value of the copyrighted work.

- In this case, a court would need to review whether, and to what extent, [any] unlicensed use [of third-party logos, given the honorable intentions of making the website safer and more efficient for visitors **who do use Latin Script Text** as their first language or language of origin harms the existing or future market for the copyright owner's original work.

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MQCC: Global System Network Administrator™ (GSNA™) of the world's first "application of the "Principles of 'BlockChain'" in commerce" starts with the United Nations (UN).



United Nations System
Chief Executives Board for Coordination

If you are a **Member of**, or **Regulated by**, or a **Chief Executive Officer (CEO) of** (or member of your organization's "Top Management" as defined by the International Organization of Standardization (ISO) - a "General Consultative Status" member of the United Nations Economic and Social Council (ECOSOC) - of a **United Nations or Affiliate organization listed below** (a list of some members of the United Nations System Chief Executives Board for Coordination (CEB) , **you need to contact MQCC.org** and learn how the seminal, decades old MQCC "Principles of 'blockchain'" Systems and Technology will **assure your organization achieves your goals of long term organizational resiliency**. Including use of the ultra-efficient, "**MQCC 'Block Chain'**".

In further accordance to the UN ECOSOC: Rule of Law declaration at the "National and International levels"; and the United Nations Development Programme (UNDP) Policy Document respecting: Governance for sustainable human development.

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| <ul style="list-style-type: none"> • United Nations (UN) • International Labour Organization (ILO) • Food and Agriculture Organization (FAO) • United Nations Educational, Scientific and Cultural Organization (UNESCO) • International Civil Aviation Organization (ICAO) • World Health Organization (WHO) • World Bank Group (World Bank Group) • International Monetary Fund (IMF) • Universal Postal Union (UPU) • International Telecommunication Union (ITU) • World Meteorological Organization (WMO) • International Maritime Organization (IMO) • World Intellectual Property Organization (WIPO) • International Fund for Agricultural Development (IFAD) • United Nations Industrial Development Organization (UNIDO) • World Tourism Organization (UNWTO) | <ul style="list-style-type: none"> • World Trade Organization (WTO) • International Organization for Migration (IOM) • United Nations Conference on Trade and Development (UNCTAD) • United Nations Development Programme (UNDP) • United Nations Environment Programme (UNEP) • Office of the United Nations High Commissioner for Refugees (UNHCR) • United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) • United Nations Children's Fund (UNICEF) • United Nations Population Fund (UNFPA) • World Food Programme (WFP) • United Nations Office on Drugs and Crime (UNODC) • United Nations Human Settlements Programme (UN-Habitat) • UN Women (UN Women) • United Nations Office for Project Services (UNOPS) |
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Read : A Message for You page of this website, to learn more about the convergence of MQCC Systems & Technology and the United Nations System and the functional approach to MQCC Meta-Operating Systems and Technology.

National Standards Organization Hierarchy in Canada & Select International Peers

(for USA , UK and other National Standards hierarchy, see "A Message for You")

International Standards Body:

- International Organization for Standardization (ISO)



Founding National Member of ISO:

- Canada



ISO/Technical Committee #176: Quality management and quality assurance. SCC is a Canadian Crown corporation established by an Act of Parliament in 1970 to foster and promote voluntary standardization in Canada.



(SCC), CSA Group manage the global administrative, record-keeping and correspondence requirements of the ISO 9001 and ISO 14001 standards.

China

European Union (EU)

United Kingdom (UK)

United States of America (USA)



Trusted Canadian & Global Industry Sector Leaders who rely upon Standards-based Quality Management Systems Certification , include:



MQCC.org: An organization of "Firsts", starting first with the Finance Sector

+The formally commercialized AGE OF BLOCKCHAIN™ Starts with MQCC Bungay International LLC: April 9, 2005 with www.privatelender.org.

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+Creator of the *Originating*™ trademark brand of seminal, primary "discourse text" and related body of knowledge in matters of non-novel (exact) conformity science (www.conformity.org) and the subordinate concept system: "Principles of 'BlockChain'"; along with the *Originating*™ trademark brand of publications in the field of conformity science and topics including the Originating Body of Knowledge (OBOK™), comprised of foundational: Theory, Application, Principles and Methods, Concepts and Terminology (including Vocabulary (domain and cross-domain); terms and definitions; semantics Dictionary); Body of bibliographic references and source identifiers; Standards; Requirements; Guidelines; Models, Processes, and related topics based upon other units of knowledge (UOK™).

+Publisher; Correct and Proper: BlockChain Theory & Application; for students of MQUCC™.

+Developer of the world's first Original Standard™ Bungay Logic and Order Conformity Kernel (BLOCK™) for Cyber/noncyber Harmonized Artificial/non-artificial Intelligence Networks (CHAIN™)

+Developer of the world's first, globally accessible (Global Access™) BlockChain Infrastructure for the Internet.

+Developer of the MASTERWALLET™ Digital Wallet Suite™: the World's First, Most Trusted, Safer, Better and More Efficient Brand of Digital Wallet:
Designed to assure utmost levels of Quality, Command and Control (QCC™) of your digital and non-digital world; www.masterwallet.org.

+Developer Bungay International Technology (BIT™) Conformity of Organizations and Individuals Network (COIN™) Global Systems-Network [The World's First and Most Trusted "Crypto" Systems-Network™] of the world's first meta-BlockChain protocol and; an inherently "non-mining" solution that contains an inherently low carbon footprint because it is energy efficient, environmentally sustainable and meets international standards, globally, including MQCC's own, originating, green: "Carbon Footprint Reduction Program CFRP™" found at cfrp.mqcc.org. FYI: The current, market mistakenly adopted computer-based "mining solution" was created over 4 years after the MQCC Environmentally Conscious Originating (ECO™) BlockChain Ecosystem Protocol.

+Commercialized at least as early as April 09, 2005; Developer of the world's first utility token, the: Bungay International Technology (BIT™) Conformity of Organizations and Individuals Network (COIN™) Global Systems-Network; and integrated value (securities) token: BITMORTGAGE® trademark brand cryptomortgage, globally accessible at www.private lender.org since at least as early as April 09, 2005. The World's First and Most Trusted "Crypto" Systems-Network™.

+Developer of the world's first, commercialized, National and International consensus standards-based, globally trusted (by upto 119 or more countries) MQCC Worthy-of-Your-Trust™ " BlockChain (BC) Certificate of Origin (COO); related wordmark trademark imprint: BCCOO™ (www.bccoo.org); www.bccoo.org); BCCO2™ (www.bcco2.com); BITCERT™ (www.bitcert.co) and underlying standards (Rules of Origin (ROO)) for

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Declaration of Origin (DOO), Certificate of Practice (COP); and visual (design/imprint) trademarks and sound trademarks.

- +Developer of the global, root-blockchain, GROOT™ BlockChain quantum-unification system framework; and the "A" Class, commercialized, regulatory-integrated, global root-BlockChain, operated by MQCC™ known globally by its source identification trademark brand name: the Origin BlockChain™, built on Root-BlockChain "A" with BCNN™ (BlockChain NodeName) a.root-blockchain.net.
- +Developer of the world's first and most trusted, professional liability insurable, regulatory-integrated, fiduciary standard, global "cryptofinancial system" network for the trade in the world's first commercialized binary digit "utility token" (MQCC Token™), "securities token", "regulatory token", "regulatory integrated smart contract token" (Functional Smarter Contract™); in the form of the generic "cryptomortgage instrument" trademark registered as the brand name: BITMORTGAGE®; at least as early as April 9, 2005.
- +First developer of the world's first suite (MQCC Suite™) of BlockChain Operating Systems, BlockChain Operating Technology, BlockChain-based Services and BlockChain-based products in Commerce and Finance (2001 onward); designed to assure National and International Standards-Class of conformity to statutory, regulatory and process requirements for regulated organizations and regulated processes. REGULATOR-PROOF your Business Operations.
- +Developer of the "National and International Standards-class Prescriptive Solution for Better, Safer and More Efficient™": Government, Commerce (including Finance) and Academia.
- +Developer of the Visual Trust™ brand of "Principles of 'BlockChain'"-based Systems, Technology, Services and Products.
- +Developer of the world's first "cybernetic organization"; the company that the BlockChain, built. Converging the Quadripartite: Human-Computer-Organization-Systems Elements™.
- +Inventor of the First Application of BlockChain-in-Finance; serving the global community since at least before April 9, 2005.
- +Developer of the concept of MQCC trademark brand SL™ or Systems-Level Artificial Intelligence; trademark brand SLr™ or Systems-Learning Artificial Intelligence; and organization artificial intelligence (OAI™).
- + Developer of Total Information Control (TIC™) - Total Organization (operations, goods & methods) Quality (TOQ™) equals Total Unified Conformity (TUC™); The Sound of BlockChain™ Trademark and SoundMark Trademark of MQCC Bungay International LLC; found at www.theSoundofBlockChain.com™.

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+Inventor of the world's first BlockChain quality management system (BQMS™) and certified BlockChain quality management system (CBQMS™) - trademark branded as the MQCC uQMS™ Unified Quality Management System - registered to ISO 9001:2000, ISO 9001:2008, ISO 9001:2015; and the latest version: Quantum Unified Quality Management System™ QuQMS™ trademark brand.

+Developer of the MQCC BlockChain Conformity Management System (BCMS™) Standards.

+Inventor of the world's first Secure, "Principles of 'BlockChain'" -based, Risk-Based meta-Operating System (MOS™) with a risk-based quality management system subordinate module for organizations to assure the highest levels of organization Quality (BCQMSS™) integrated with Command and Control (QCC™); also known by its trademark source identifier brand phrase: Unity of QCC™

+Inventor of the world's first BlockChain platform network (MQCC BlockChain aka MQCC Network) registered to the international standard of Quality Management Systems since May 9, 2008.

+The Global Standard for Decentralized Banking

+Developer of the first commercially available, pan-industry, pan-functional, self-correcting, regulator-audited, regulatory-integrated, enterprise level (enterprise BlockChain), MQCC Hybrid AI Engine™ top-to-bottom (T2B™) and end-to-end (E2E™) [T2B E2E: The Conformity Code™], Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow finance global, interoperable, meta-operating system built on MQCC™ Blockchain Principles (The technical title is the "Bungay Unification of Quantum Processes Algorithm") first identified by MQCC's founder: A. K. (Anoop) Bungay (2005 onward). Read every page of "TextbookBlockChain.com" to learn more.

+Developer of the Regulated Pool-to-Peer (RPO2P™) and free-trading Peer-to-Peer (FTP2P™) risk-based, litigation-tested standards.

+Inventor of the world's first National and International Standards-class, global, Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow credit intermediation & financial system; based upon MQCC Transmundane™ version of the World's first "global meta-operating system"; for 119 countries.

+ Developer of MQCC DND-MOD-DOD™ subnet; the world's first over 13 Year old, MQCC™ BlockChain-based, Regulatory-Integrated, USA Department of Defense DOD, Canada Department of National Defence DND and UK Ministry of Defence MOD Conforming, Rules-Based, Global Internet Sub-network of Autonomous and Heterogeneous Federation of Systems (FOS) and System of Systems (SOS) designed for regulatory bodies, regulatees and the public whom both serve.

+Developer of Military-grade, Defense Standard, standardization management systems (SMS™).

+Developer of the world's first "open banking systems" protocol that integrates the "Principles of 'BlockChain'" with a pan-industry, pan-functional, self-correcting, regulator-audited, regulatory-integrated, enterprise level (en

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and end-to-end (E2E™), Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow finance global, interoperable, meta-operating system (RB-OCOS™ (see below)).

- +Inventor of the world's first National and International Standards-class, global, institutional credit intermediation & financial system; based upon MQCC Transmundane™ version of the World's first "global meta-operating system"; registered to the National Standard of 119 countries for Quality Management Systems.
- + World's first functioning System of System (SOS) and Federation of Systems (FOS) integrated meta-system structure; independent autonomous organizations inter-operating with other organizations on the basis of consensus-based rules, not technology, resulting in the utmost levels of autonomy, heterogeneity and independent control.
- +Developer of the world's first "application of "Principles of 'BlockChain'" in commerce with seminal, functional-level, knowledge base including: ontology; and seminal controlled language (vocabulary), including: taxonomies, thesauri, terminology; concepts; principles; formulas; theorems, logic, proofs and related, 'first-level' core knowledge.
- +World's First integrated Principles of 'BlockChain'"-based systems-network built on higher-level, consensus-based system standards and competency standards resulting in higher states of integrity and quality.
- +Developer of the MQCC CRM2™ brand of Conformity Resource Manager Customer Relationship Manager; and MQCCRM™ control system.
- +Developer of the MQCC Originating Standards Environment MOSE™ for CyberNonCyber™ Conformity Science Application development.
- +Developer of the world's first conformity system ontology based upon multi-discipline convergence of science, engineering, law and finance.
- +Developer of the world's first litigation tested meta-operating system; litigation tested by member organizations of the ICLR (International Conference of Legal Regulators) in 2013, for a transaction originated in 2010.
MQCC™: Tested by Lawyers; Trusted by Lawyers™
- +Developer of the world's first integrated, unified, governance-function, legal-function and operation-function based BlockChain protocol, within a Quality Management System layer.
- +Developer of the world's first "proof-of-work" (POW) and "proof-of-quality" (POQ™) integrated process; through correct and proper application of the MQCC Bungay International LLC trademark "Principles of 'BlockChain'"

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Incontestable processes and events within a Human Competency Level-based and Proficiency Level-oriented, decentralized, technology agnostic, system-network framework.

- +Developer of the world's first commercialized, novel and non-obvious use of non-novel (exact) conformity science in governance, commerce and academia.
- +Developer of the MQCC "Highest and Best System State™" trademark brand of Standards
- +Inventor of the world's first Defense Standard, Military/Law Enforcement-Grade, NIST (National Institute of Standards and Technology) Framework Core-Standard, Integrated Policies & Procedures (IPP™) Cybersecurity Core BlockChain System (MQCC IPP™ Cyberlockchain™) & Engineered Privacy BlockChain algorithm.
- +Developer of the world's first "global sandbox" meta-operating environment that may be customized to "enforce compliance" to principles, guidelines and standards of the United Nations (UN), World Trade Organization (WTO), Organisation for Economic Cooperation and Development (OECD), International Organization for Standardization (ISO) and more.
- +Developer of the world's National and International Standards based, safest peer-to-peer (P2P)/private/crypto/secret/shadow financial system.
- +Developer of the world's first "cold-crypto" network integration protocol, for traditional "hot crypto" networks.
- +Developer of "BlockChain Trust Systems" (BCTS™) for any the benefit of government (lawfully elected or duly appointed public officials), consumer and private enterprise (Top Management/employees) at all levels (Governance, Management, Operations) and all functions: Strategic, Operational, Tactical.
- +Developer of the Two-Phase Trust™ 2PT™ Protocol that underpins a good blockchain.
- +Developer of the world's first Organization Trust System (OTS™) Builder protocols, integrating ISO 9001:2015.
- + Developer of the global prescriptive solution for regulatory-integrated standards safety and security in all regulated industry sectors including the finance sector for financial transactions for, the benefit of quadripartite: (1) applicants of finance; (2) intermediaries of finance (MortgageQuote Canada Corp. and equivalents); (3) legislators, regulators and policy makers of any regulated industry sector, globally, nationally and regionally; (for example, in the Canada finance sector: Alberta (RECA-finance regulator); BC (BCFSA-finance regulator); ON (FSRA-finance regulator)) - which oversee BOTH MQCC and the investor-lenders whom MQCC represents; (4) investors and lenders (the persons or corporations whom MQCC will approach, to arrange \$ financing for any qualified applicant. Proof is found here:

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- +Developer of the "Human, Computer, Organization and System" (Human-Computer-Organization-System) quadripartite paradigm; whose commercial applications are marketed globally under the trademark brand MQCC Human-Computer-Organization-System™ or MQCC HCOS™.
- +Developer of the MQCC Prescriptive™ trademark brand of new (innovative) and useful (functional) process [a process, act, or method, and primarily includes industrial or technical processes]; or control algorithm for management of machines, manufacturing [control of articles that are made], or management of composition of matter [chemical compositions and may include mixtures of ingredients as well as new chemical compounds].
- +Developer of the Bungay TITO™ - Squared (TITO²) Truth Trust Protocol: a "Truth In Truth Out" protocol which creates a "Trust In Trust Out" system.
- +First developer of a commercially available, fully regulated, enterprise level (enterprise BlockChain), top-to-bottom (T2B™) and end-to-end (E2E™), global institutional banking and finance meta-operating system (2005 onward).
- +First & only developer of a the world's oldest, safest and most trusted crypto- and noncrypto financial system continuously registered to ISO 9001:2000, ISO 9001:2008, ISO 9001:2015. Bringing quality, transparent, accountable and efficient methods and process to ANY financial transaction between industry and consumer (2008 onward).
- +Developer of the world's first pan-jurisdiction (national and international) harmonized regulatory BlockChain protocol, assuring "cross-border" conformity of disparate regulations on a digital basis (digital conformity).
- +MQCC.org serves as an online (virtual) museum to showcase the origins and history of the discovery, commercialization and international standardization of the applications of the "Principles of 'BlockChain'" in global commerce.
- +Developer of the world's first self-learning/self-correcting system built on and in AI (artificial intelligence) algorithm-based ecosystem. With component systems built on the meta-operating system MQCC (R)evolution; also named as: Bungay Organization Conformity Operating System (OCOS™); MQCC Risk-Based Organization Conformity Operating System (RB-OCOS™)
- +Developer of the Safety, Quality, Command and Control (SQCC™) algorithm and related system, technology, services and products. to assure better, safer and more efficient regulated and non-regulated, banking, finance, governance and commerce.
- + Developer of "Bungay's First Law of NonConformity: "for every nonconformity, there is an equal and opposite corrective action".

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+Developer of Paperless-Touchless-Talkless™ trademark brand of fiduciary Quality, Command and Control (QCC™) brand of conformity systems ("conformitytech") for Chief Executive Officers (CEO Suite™).

+Developer of the world's first Intellectual Property, Utility Token based, "Principles of 'BlockChain'" based System, Technology, Services and Products; compliant to World Intellectual Property Organization (WIPO) Member Requirements.

+Developer of the world's first Intellectual Property Utility Token protocol MQCC INPUT™.

+Developer of the Visual Utility Token™ trademark brand of utility token.

+Developer of the trademark source identifier brand name Fiduciary Class™ for creation of higher levels of trust for conformity systems.

+Developer and regulator and standards setter of a new class of regulatory integrated financial, systems, technology, services, products and instruments, namely; "Free Trading Private Equity" (FTPE™) "EFF TEE PEE" Financial Instruments; and FTPE CERTIFIED™ Financial systems, technology, services, products and instruments.

+Developer of the world's first "systems-level AI" (artificial intelligence/computer intelligence) functional, self-learning, self-correcting system & technology designed at an organization level, for a high-quality, 'overarching system of control' for management of complex and critical projects. MQCC proprietary "Systems Learning" (SL) proprietary knowledge-base is beyond machine learning (ML), Deep Learning (DL) and Neural Networks (NN).

+Developer of modern "Principles of 'BlockChain'" based systems; through application of the integrated approach methodology, including: planning, design, building, implementation, management and continual improvement methodology. Also known as the BlockChain (BC) Enterprise Risk Management (ERM) Prosecution Protocol (PP) formalized by Mr. A. K. (Anoop) Bungay, Founder of MQCC.

+Developer of the world's first "self-learning management system" and "self-learning quality management system" built on "Principles of 'BlockChain'" and "AI".

+ Developer of the technology neutral "open commerce standard" extension (.ocst™) protocol and the OurCompanyPlan.com™ .ocp™: Active BlockChain Corporate Data Electronic File™ (ABCDEF™) Standard.

+Developer of the globally recognized "Certified BlockChain System CBCS™ Standards".

+Developer of the world's first (registered May 9, 2008) "Governance & Oversight Decentralized System" (MQCC GODSNET™)

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interoperable with a System of Systems (MQCC SOSNET™) subordinate network. MQCC GODSNET™ is a secure, Federal Government Recognized, Canadian and USA Department of Defense-grade, National and International standards-class, easy-to-deploy, cost-efficient, technology neutral, overarching system of command, control and quality (CCQ™), designed to assure the highest level of transparent, measurable and sustainable good governance practice, effectiveness, trust and confidence within Government-Regulator-Regulatee organizations for the benefit of General Public /Constituents.

The proven, 12 year old MQCC FOSNET™ helps federal, provincial and civic governments realize Canada's Federal Directive on Regulations (public policy) because it is built from the ground-up on seminal "Principles of 'BlockChain'" - first discovered by the Founder of MQCC between 2001 and 2005) - and enables independently managed Regulators (Regulatory Body) within any discipline or industry group to coexist with other independently managed Regulators (Regulatory Body) within other disciplines or industry groups; and enables all Regulators to create and manage their own respective System of Systems (SOS) Network (MQCC SOSNET™) comprised of decentralized autonomous organizations (MQCC DAO™) or Regulatees (Regulated Entities) within a rules (policy) based environment. Both the MQCC FOSNET™ and the MQCC SOSNET™ are built with National and International equivalent Quality Management System standards and incorporate best-in-sector governance industry (public administration) practice protocols allowing for all parties (Regulator and Regulatee) to function in a manner that conforms to statutory, regulatory, shareholder (government or investor) and customer (government, general public/constituent or corporate) requirements. The MQCC FOSNET™ has no central authority and each member Regulator (Regulatory Body) functions independently in accordance with their constating requirements to their shareholders, normally, a Government Ministry or Government Department. The MQCC SOSNET™ is hierarchical in nature (Regulator over Regulatee) and a customizable level of interoperability and integration to allow for regulated audit, regulated disclosure and reporting while maintaining high levels of regulated privacy, regulated anonymity and regulated autonomy. While MQCC SOSNET™ has hierarchical relationships, there is no central authority and direction, each Regulated Entity (Regulatee) has its own independent management and purpose based upon a set of applicable rules. Both MQCC FOSNET™ and MQCC SOSNET™ incorporate, measurable, consensus-based National and International Quality Management System standards (recognized in at least 119 countries), so Regulators (Regulatory Bodies) can prove to their stakeholders (Government, Shareholders, General Public, and the Regulatees whom they regulate) that they function in a manner that certifiably conforms to statutory, regulatory, process, customer and National Quality Management System requirements for its intended scope of Regulatory Operations.

Obversely, Regulatees (Regulated Entities) can also prove to their respective stakeholders (Government, Shareholders, General Public/Constituents, and the Regulators who regulated them) that they, too, function in a manner that certifiably conforms to statutory, regulatory, process, customer and National Quality Management System requirements for their intended scope of Regulated Operations.

Effectively, MQCC has developed a Regulator Operating System (MQCC ROSOR™) and a Regulatee Operating System (MQCC ROSEE™). When the General Public Constituents within a jurisdiction understand that both their Regulatory Bodies and Regulated Bodies function within a Regulatory Governance Framework recognized by the Federal Government to conform to their countries highest standards of Quality Management Systems - standards which transform both Regulator and Regulatee into "better, safer and more efficient" entities - the General Public/Constituents will experience the highest degree of trust and confidence in their Government's stewardship of the Regulatory

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+Developer of the "risk-free and lossless commerce" and "risk-free and lossless investing principles"; pursuant to discovery of the "Principles of 'BlockChain'"; www.LossLessInvesting.com

+ Developer of the Framework-Based-Implementation FBI™ protocols.

+ Developer of Principles of 'BlockChain'-based "Accountable Governance" Systems.

+Developer of the "NOCLAR - NOPROBLEM™" MQCC™ BlockChain subsystem application; the world's first system for organizations who employ third party, fiduciary-standard, independent auditors whose role is to ensure conformity to statutory and regulatory (laws and regulations) requirements; and report instances of non-conformity to laws and regulations (NOCLAR.org) to fourth parties including: boards of directors, shareholders, regulatory bodies, law enforcement entities.

+Developer of the World's First BlockChain Server: Bungay International Inc. BlockChain Server: BII-BCS Zero One™

+Developer of the world's first commercially available MQCC Quantum BlockChain Framework™ for transforming "classical organizations" into safer, better and more efficient, "quantum organizations".
Quantum Computing Ready: once user-friendly technology is made available, the classical MQCC process algorithms can be converted to quantum MQCC process algorithms on future MQCC Quantum™ server appliances.

+Developer of MQCC Quantum™ Management Excellence: A methodology for early adopting Multinationals, to have a have permanent - MQCC BlockChain-based systems - that offer quantum competitive advantage; including: organization resiliency, increased profitability, permanent loss/waste prevention and continuous improvement.

+ Developer of a BlockChain-based protocol to demonstrably achieve six sigma level 6 or higher (7) in financial organizations.

+Developer of the Principles of BlockChain Business Continuity; insurable, commercialized business continuity systems built on the "Principles of 'BlockChain'" registered to the risk based ISO 9001:2015 and meets or exceeds ISO 22301:2019(en) Security and resilience – Business continuity management systems – Requirements.

+Developer of the Organization Systems Professional OSP™ designation, for persons who consult in matters of Organization System Planning, Development, Implementation, Management and Continual Improvement at all levels and all functions, through the application of the "Principles of 'BlockChain'" also represented as a "Professional BlockChaineer".

+Developer of the principles of 'Privacy Science'

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+Developer of the BLOCKHCAPP™ trademark brand of systems, technology, services and products.

+Developer of the BlockChain Trace Audit™ protocols.

+ Developer of the Globally Trusted NISC™ Designation for Environments and Professionals (National Standards-Class and International Standards-Class).

+Developer of the world's first "Principles of 'BlockChain'" -based, technology-neutral, Organization Risk-Based Systems Service for creating new organization risk-based systems, rebuilding broken (ineffective) organization systems [systems subject to a breakdown resulting in pattern of creating minor, major or catastrophic nonconformity events] , improving existing (non-risk-based) organization systems; at all levels: Governance Systems, Management Systems and Operations Systems; and all functions: Strategic Systems, Operational Systems and Tactical Systems; within a risk-based framework.

+Developer of the world's first learning space (based in Calgary, Alberta, Canada) to impart the "Principles of 'BlockChain'" subject pedagogy; integrating Blooms taxonomy for classification educational goals; and a systems-level curriculum based upon the DACUM method and SCID method. A rigorous multi-year program that incorporates the scholarly method with real-world activities within the MQCC Systems-Network active environment.

+Developer of MQCC PIICCIES™: Personally Identifiable Information & Commercially Confidential Information Entrustment Systems , built on the "Principles of 'BlockChain'".

+Developer of the principles, concepts and core processes of conformity science, "Principles of 'BlockChain'" -based, "Prescriptive Commerce", "Prescriptive Governance" and "Prescriptive Accountability" models for organization proficiency; and the body of knowledge pertaining to commercialized Governance, Management and Operation (GMO™), National and International Standards Class (NISC™) prescriptive and proscriptive systems, technology, services and products.

+Developer of the MQCC™ METAISOFT™ (MAI™) trademark brand name of Goods and Services, including: the world's first and proprietary class of "higher-level, meta-programming" (known by the source identifier trademark brand name HLMP™; see www.hlmp.ca) goods and services, including the natural language programming language (NLPL™) known by its source-origination trademark brand name: UniQML™. Designed for any Chief Executive Officer (CEO) of a Public (government or privately owned-government-regulated or stock-market-listed) or Private (non-government, self-regulated, for-profit, non-for-profit or beneficial) organization; the CEO may range from a self-employed entrepreneur to an elected, appointed or hired official in the role of Head of State, President, Chief/Prime/Cabinet Minister, Ministry/Agency/Department Head, Legislator, Regulator, Policy Maker; or Chief Executive Officer (CEO) of a publicly traded or privately held commercial or professional organization. The UniQML™ trademark brand name of higher-level, meta-programming natural language programming language is designed to help a CEO safely maintain his or her ultimate fiduciary responsibility to his or her organization; specifically, w

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meta-programming natural language programming language assures the CEO that his or her organization operates in a manner that properly and successfully conforms to statutory, regulatory, customer, shareholder or stakeholder requirements or goals. The UniQML™ trademark brand name of higher-level, meta-programming natural language programming language is borne of conformity science and built on the conformity science subordinate "Principles of 'BlockChain'"; first observed, discovered, formalized and commercialized by Mr. A. K. (Anoop) Bungay between 2001 and 2005, resulting in the world's first global crypto-financial system and first application of the "Principles of 'BlockChain'" in commerce for a "Peer-to-Peer Electronic Finance System, trademark brand name registered as PrivateLender.org® trading in the cryptofinancial cryptomortgage product trademark brand name BITMORTGAGE®. Using natural language and applying functional goal-setting principles, the UniQML™ trademark brand name of higher-level, meta-programming natural language programming language is designed to "Unify the Resources of the MQCC™ Four Foundational Quantum Components FFQC™": (1) Organization; (2) Human; (3) Computer; (4) Systems by unifying each quantum to create a "quantized" (quantum-unified) overarching system of control that that is able to achieve a certain functional outcome through elimination, prevention or correction of instances of statutory, regulatory or process (SRP™) nonconformity [distortion; non-standard error; omission or imprecision]. Specifically, through the scientific-method-based, trial and error process from at least as early August 14, 2001 to present date, it was determined that all Four FFQC™ Objects (FFO™) are necessary and sufficient for the UniQML™ trademark brand name of natural language programming language to have the highest and best benefit. The UniQML™ trademark brand name of proprietary class of meta-programming language recognizes that, within a dyadic vendor and customer relationship, or, in a commercialized, regulatory-integrated, or public service (public, private, not-for-profit or beneficial) environment where the FFO™ are present, then BOTH vendor and customer MUST conform to statutory, regulatory, process (SRP™) rules that are designed to achieve or maintain a specific outcome. The primary outcome achieved by the UniQML™ trademark brand name of higher-level meta-programming natural language programming language is conformity; conformity to statutory, regulatory, process (SRP™), customer and shareholder or stakeholder requirements. The benefits of achieving conformity includes: customer satisfaction; reduced or eliminated errors and omissions; reduced or eliminated customer complaints, regulatory complaints or lawsuits; increased profitability and competitive advantage; increase in public trust and recognition; and increased shareholder value of the organization among other benefits.

+Developer of the world's first "Systems Level (SL™ trademark brand) Trust" fiduciary standard, binary digit (virtual) environment on a global scale: the MQCC Global Network; and the related science, concepts, technology and standards for development and deployment.

+Developer of the world's first and most trusted BlockChain-based, cloud-based, virtual fiduciary environment for risk-based command, control and quality of organization governance, management and operation function systems for ANY government and industry sector.

+Developer of the world's first "Regulated Trust Network" RTN™; the highest level of trust at a global scale with Active Enforced Privacy (AEP™) controls.

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- + Developer of the MQCC™ Conformity Resource Manager (CRM™) for the Zero One™ (ZO™) trademark brand of "Principles of 'BlockChain'" -based systems, technology, services and products.
- + Developer of the MQCC™ "Principles of 'BlockChain'" -based, Zero One™ (ZO™) Conformity Resource Manager (CRM™) for the Zero One™ (ZO™) trademark brand of quality, command and control (QCC™) system network built on the "Principles of 'BlockChain'" and promoted globally by the trademark brand: MQCC ZO™ Conformity Resource Manager (CRM) at www.MQCCZO.com.
- + MQCC serves as the Executive Committee Administrator of the International Organization for Conformity IOC™ and its International Commissions on BlockChain ICBC™.
- + Developer of the ACTIVE-MANAGED QUALITY™ (AMQ™) National and International Standards.
- + Developer of the Chief Fiduciary Officer trademark source identifier brand name: C-FIDO™; and the C-ScO™ trademark brand name for Chief Science Officers.
- + Developer of the (/) symbol for the term: pending. (/)™ is a trademark source identifier of MQCC Bungay International Inc.
- + Publisher of the "Father of BlockChain™" series of books, articles, textbooks and publications; found at www.fatherofblockchain.com.
 - + Developer of THE KYC BLOCKCHAIN™ or blockKYChain™; trademark brand of the MQCC BlockChain-based Enhanced Know-Your-Client (KYC) System.
 - + Developer of the Fi-Pi™ Alliance Global Network: Private Information - Financial Information (Government, Personal, Commercial); a Federal Standard effective, efficient and traceable transmission system built on the "Principles of 'BlockChain'".
 - + Developer of the PROFESSIONAL BLOCKCHAI NEER (P. BCr.)™ Global Trademark Brand of Education and Entertainment Services; the global hallmark of excellence and designation of proficiency in matters related to correct and insurable application of the "Principles of 'BlockChain'" in Government, Academia and Commerce.
 - + Developer of the MQC Systems Level (SL™ trademark brand) and MQCC Systems Learning (SLr™ trademark brand) "inference engine protocols", germane to conformity science called: "Systems-Based Context Analysis"; designed for MQCC GMO™ Brand of systems built on the "Principles of 'BlockChain'"; and is a component element of the MQCC Systems Level (SL™ trademark brand) Artificial Intelligence SL™-AI; visit www.sl-ai.org to learn more. Designed to help organizations and employees determine non-documented business events, out of the systems-based contextual evidence, including systems logged or systems documented audio and visual records.

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+Developer of the world's first insurable BlockChain; professional liability; errors and omissions; system, technology, services and products.

+MQCC Bungay International: Birthplace of BlockChain™: www.HistoryOfBlockChain.org

+Developer of the Investor-Lender Loop™ (www.InvestorLenderLoop.com) trademark brand of Investor-Investee and Lender-Borrower, crypto financial services.

+Developer of the "World BlockChain Day™" (www.WorldBlockChainDay.com) and "World Crypto Day™" (www.WorldCryptoDay.com) trademark brand of knowledge systems, technology, services and products.

Proven Quality-in-Finance based on the Originating Standards Class of the "Principles of 'BlockChain'" is limited and therefore at a premium.

Registered to the National Standard of 119 Countries.

Please take the time to read this entire website for all the proof you might need. You may need to register and pay a fee for access to intellectual property.

You have not heard of a company like MQCC™ before, because it has not existed before.

Here to Serve You™

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Welcome to MQCC™. A pan-industry sector organization, certified for conformity to Canadian Federal Government National Standards to be "Safe, Reliable and Good". As a start, we're upgrading your Finance Sector participants to the National Standard of Canada, one Bank, one Finance Company and one Securities Regulated Industry Member, at a time. Discover MQCC™.



MQCC™ Divisions:

1 - Government, Regulators and Regulatees Division: Conformity Systems & Technology

1.1 - Government:

All Levels (Federal/Regional/State/Provincial) Departments & Ministries including National Defense, Law Enforcement, Finance, Industry and Commerce

1.2 - Regulators:

Government and Quasi-Government Regulatory Bodies

1.3 - Regulatees:

Government Licensed or Regulated Finance Sector Brokers & Agents * Public & Private Capital Issuers * Aspiring "Fintech", "Regtech" Entities * All Regulated Organizations * Legal Firms

2 - Retail Consumers: Financial Products, Education, Conformity Audit

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Retail, Wholesale, Corporate & Institutional: Borrowers & Investors

3 - Non-Government Organizations: Advisory, Consulting

Standards-Setting Bodies * Professional Associations & Societies: Law,
Engineering, Insurance, Risk, Actuary (Mathematics) & Quality Management

MQCC™ starts where the government, regulator's and standard-setting bodies stop; creating recognized 'certified and certifiable' easy-to-use systems that doesn't make your important, government-regulated work easier, it makes it easier for you to do your government-regulated work.

International Concordance & Standards Development Organizations

Systems Registration to International Quality Management Systems Standards

"This product or applicable management system *complies* with ANSI ISO 9001:2015 standard, with CAN/CSA-ISO 9001:2016 standard, with AS/NZS ISO 9001:2016 and is *registered* to ISO 9001:2015 standard." Including high-quality international standards and guidance from other standard-setting boards.



Systems Registration to International BlockChain Conformity Management Standard™ (BCMS™) Brand of Quality Management Systems

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"This product or applicable management system is *registered* to the IOC MQCC:CBQMS™ standard of BlockChain Quality Management System."



Certifiable to the Standards issued by all National, International and Private Standards Settings Bodies.

All Management Systems Auditors are Accredited by or Members of



Welcome to the Future of Global Commerce™: Unified, Accountable, Efficient™

Where Quality

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Let's start with the Finance Sector:

Are You a Consumer, Investor-Shareholder of a Bank or Publicly Traded Financial Institution and are concerned about your current bank or financial Institution's ability to meet your expectations as a customer? Does your bank unify it's statutory, regulatory or process requirements with it's operations and certify it for conformity by an independent body? Is your organization getting regulatory fines and penalties or losing share valuation, or worse?

Ask your Bank CEO and President what he or she are doing about it.

Remember your local news reports; consider all of the incidents of statutory, regulatory and process (SRP™) non-conformity committed by banks, financial organizations and their employees and agents - resulting in financial losses to consumers, loss of company efficiency performance, investors, judicial action and regulatory fines and penalties. As a consumer, investor, regulator or stakeholder, ask your self, "why not seek better?" In today's world of **risk**, if **your current financial services provider** (bank, lender, investment advisor, mortgage broker) **cannot provide you** with a **litigation-tested, regulatory-recognized, certifiable, quality** managed approach to serving your financial needs **with better, safer and more efficient methods and products**, ask your Bank or Finance Company President & CEO: *Why not?*

Learn about MQCC™ ISOS™, world's first Litigation-Tested, Regulatory-Recognized Investor-Shareholder/Stakeholder Oversight System (ISOS)™ which ensures the business you invest in, is managed in a manner that is certified for statutory, regulatory and process (SRP™) conformity. [Click here](#)

Banks, finance sector organizations and public companies; certify your end-to-end business operations to a technology proven to make you money and save you money, certified to a standard recognized by regulators in over

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¹Based upon MQCC's definition found at www.bitmortgage.org or www.conformity.org.

[Link 1 - USPTO - Bitcoin \(generic\)](#)

[Link 2 - USPTO - BITMORTGAGE® \(Trademark\)](#)

Enter, Explore and Discover the MQCC World™ and the MQCC BlockChain Universe™;

Your Time Starts Now™.

All Intellectual Property is subject to the MQCC World Intellectual Property Oversight BlockChain found at www.wipoblockchain.com.

Please register with the MQCC™ website in order to gain access and learn more to the contents of this section or the website; or visit Contact Us - About Us page or email the MQCC™ at info@mqcc.org.

The MQCC™'s Business Enterprise Quality Management System is Registered to the Canadian Equivalent of ISO 9001:2015 published by:



Canada's National Standard for Quality Management ISO 9001:2015
CSA Group: "Helping improve the safety and quality of the products and services"



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Welcome to the MQCC™ System



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www.mortgagequote.ca



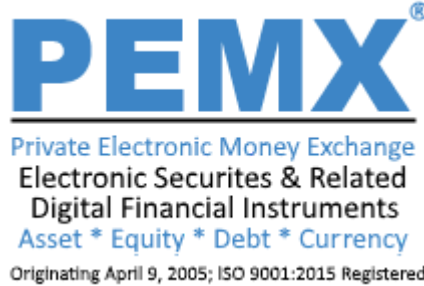
MQCC™

Global KYC BlockChain Vault™

Global Symbol for Trust™



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BITMORTGAGE™
(bitmortgage.com)



MQCC BITCOIN™
(www.bitcoin.eco)



International Organization
for Conformity (IOC)
Accredited Class®
Accreditation Authority

After reading all of the foregoing, ask yourself:
Who would YOU trust your money with?

MQCC™: A new system, a new standard, a new benchmark in Canadian and global finance.

Yes, there is a "better way" to trust & confidence in Finance; the MQCC™ approach *is* your "better way".



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The domain MQCC.org is the primary information page for the Money Quality Conformity Control Organization, MQCC™ incorporated as MortgageQuote Canada Corp., headquartered in Calgary, Alberta, Canada and trading in up to 119 countries. MQCC™ is an organization classified by the United Nations (UN), Department of Economic and Social Affairs (DESA), Statistics Division (UNSD) International Standard Industrial Classification of All Economic Activities (Revision 4) involved in the following industry classification sections or classes:

- Section J (Information and communication)
- Section K (Financial and insurance activities)
 - Class 6492 > credit granting; money lending **outside the banking system**
 - Class 6619 > activities auxiliary to financial service activities; activities of **mortgage advisers and brokers**
- Section M (Professional, scientific and technical activities) This section includes specialized professional, scientific and technical activities. These activities require a high degree of training, and make specialized knowledge and skills available to users
- Section N (Administrative and support service activities)
- Section P (Education)
- Section S (Other service activities)

The North American Industry Classification System (NAICS) equivalent classification to the UNSD Classes is:

- non-depository credit intermediary
- mortgage and non-mortgage loan brokers

Similar industry equivalencies exist in all countries who participate in the United Nations.

Subject to the jurisdiction, from a governance (statutory or regulatory) perspective, MortgageQuote Canada Corp. MQCC™ business activity, namely, real-estate-secured (mortgage) intermediary activity, are deemed to be:

- a regulated activity
- non-regulated activity
- regulatory exempt activity
- free trading activity

In its country of origin, Canada, MortgageQuote Canada Corp. MQCC™'s real-estate-secured (mortgage) intermediary activity is regulated by three provincial or territorial jurisdictions:

- Alberta - regulated by the Real Estate Council of Alberta (RECA)
- British Columbia - regulated by the British Columbia Financial Services Authority (BCFSA)
- Ontario - regulated by the Financial Services Regulatory Authority (FSRA fka FSCO) (FSRA #12279)

MortgageQuote Canada Corp. MQCC™ may trade in other Canadian provincial or territorial jurisdictions, subject to statutory or regulatory requirements or exemptions.

In Canada, education in private equity mortgage (PEM®) subject matter, competency and proficiency credentialing is an unregulated activity. Providing **advice respective specific financial transactions, might be subject to regulatory oversight.**

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Canada Provincial Mortgage Broker Regulators: ([RECA - Alberta](#))([FICOM - BC](#))([FSCO Ontario - Brokerage License #12279](#)). Non-Canada Residents and international visitors, please read "Website Terms of Service", below. All items with a ® or ™ symbol or, some items in UPPER CASE are registered or unregistered (common law) trademarks of MortgageQuote Canada Corp. (MQCC™) or licensed by same. Some third party trademarks are used pursuant to nominative fair use principles. See [Intellectual Property](#) for full details. Deconstruction of a Claim ([Internal Use Only](#)). [MQCC™ Data Artifacts, Privacy \(PIPEDA\), Data Security, Website Terms of Service, Legal, Disclosures: Statements, Consumer Electronic Message Preferences \(CEMP\)](#). Money Quality Conformity Control Organization is a registered or unregistered trademark of MortgageQuote Canada Corp. All MQCC Systems, Technologies, Services and Products conform to WFT™ MQCC BlockChain Technology, and is licensed by MQCC Bungay International LLC.

*Accredited Class® Licenses are issued by MQCC Bungay International LLC or Bungay International Inc.

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MQCC.org™

Money Quality Conformity Control Organization

Incorporated in Canada as MortgageQuote Canada Corp.

Globally Recognized and Trusted Authority in BlockChain: Systems & Technology

0 **1** **IOC MQCC:BCMS** **2** **IOC MQCC:BCMS** **3** **IOC MQCC:BCMS** ∞

Developer of BlockChain Zero One™

Education • Conformity • Finance: Systems, Technology, Services & Products



BITMORTGAGE®

www.bitmortgage.com

Celebrating at least 15 Years

April 9, 2005 - April 9, 2020

Managed by

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MQCC™: The Global Standard for BlockChain®

MQCC™: The Global Standard for Crypto®

BITMORTGAGE®: The World's Leading Registered Trademark Brand of Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow Electronic Real Estate and Non-Real Estate Finance ("CryptoFinance") and Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow Electronic Cash ("CryptoCurrency") Products and Services since at least as early as April 9, 2005.

Registered to the National Standard of 119 Countries.

NOTICE: Annual **World BlockChain Day™** and **World Crypto Day™** celebrations and events occur, beginning on **April 9, 2020**.

Visit www.WorldBlockChainDay.net and www.WorldCryptoDay.org to learn more and participate. Celebrate over 15 years of the **Democracy-in-Finance®** trademark brand of Systems, Technology, Services and Products.

BITMORTGAGE® is a registered trademarked and brand of innovative financial products and services described as "Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow" electronic real estate and non-real estate

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and investment securities via fiat and non-fiat digital electronic currency"; built in the world's first application of the "Principles of 'BlockChain'"-in-Commerce. The Systems, Technology, Services and Products were first made commercially available to the global public (consumers, government, academia and industry) on April 9, 2005 at www.privatelender.org.

Commercialized, Fully Functional, Global Regulatory-Integrated, Risk-Liability Insurable trading of Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow digital and non-digital, *non-bank, non-institutional, non-syndicated, non-regulated or regulatory exempt, free trading securities and related financial instruments*; unsecured or secured by **real estate or other assets.**



Peer-to-Peer
Transactions



Certified Quality
Managed
Global Network



Custom Tailored
Terms

Anybody - in most global jurisdictions - can borrow, invest or lend or license the Bitmortgage® registered trademark brand financial systems, technology, services and products; and everyone can take part in one way or another.

Visit country.mqcc.org to see your country (jurisdiction) in the MQCC Global Country Network™.

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The term **CRYPTO** is synonymous with:

"Peer-to-Peer (P2P)/Private/Secret/Shadow"

Read origin.mqcc.org to learn more.

The compound term **CRYPTOFINANCE** (Financial Commerce) includes:

"CryptoDebt", "CryptoAsset", "CryptoLoan", "CryptoMortgage", "CryptoCurrency",
"CryptoSecurity"; "CryptoTitle"

Read origin.mqcc.org to learn more.

MQCC™ Democracy-in-Finance® Trademark Brand of Systems, Technology, Services and Products

BITMORTGAGE® registered trademark suite of systems, technology, services and products brings the highest degree of democracy (freedom and equality) to global financial commerce, not seen in human history at any time earlier throughout civil society and organized global commerce.

MQCC™ Safety-through-Quality™ Trademark Brand of CryptoFinancial Products:

Since at least as early as May 9, 2008; MQCC™ (MQCC - Bungay International) is inventor, manufacturer and developer of the world's only ISO 9001:2015 registered, risk-based quality management subordinate-system (and related superordinate, subordinate and peer systems) for delivery of CryptoFinance-

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related financial instruments, which means that products and methods are
"**better, safer and more efficient**".

Read www.mqcc.org to learn more.

All Fiat and Non-Fiat, Traditional and Crypto (Binary Digit) Currency:

MultiPlatform: ISO 4217-U Coded (and non-ISO) Fiat & non-Fiat Cryptocurrency:
XBT, ETH, XMR, XRP, XZC, ZEC, AUR, POT, PPC, MSC or newer.

Get Started with Bitmortgage®

Email info@bitmortgage.org

To Get a Quick overview for

[Borrowers](#)

[Investor-Lenders](#)

[Licensed and Unlicensed](#)

[Referral Parties](#)

(Individuals, Corporations,
Trust & Foundations)

[BITMORTGAGE® Countries](#)

[BITMORTGAGE® Goods & Services](#)

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Licensing of MQCC™ Systems, Technology, Services and Products

New to Cryptocurrency? If you are interested in learning more about cryptocurrency and related matters (bitcoins, blockchains), you may as well learn it correctly. Visit:

[LearnItRightCrypto™.com](http://LearnItRightCrypto.com)

"A True Financial Innovation"

"The Bitmortgage® brand of peer-to-peer real estate financial transactions, is a true financial innovation that transforms traditional real estate financing. A system of statutory, regulatory and process conformity which assures *non-bank, non-institutional, non-syndicated, non-regulated or regulatory exempt, free trading securities and related financial instruments*; **unsecured or secured by real estate or other assets** on a **Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow** basis and related systems, technology, services and products are effectively integrated with a peer-to-peer electronic cash system; while maintaining certifiable levels of regulatory conformity, privacy, security and trust, 'without going through a financial institution'; and with **zero public market beta (volatility)**.

-Anoop Bungay, (Bitmortgage® Inventor) Founder, Bungay International Inc.,
MortgageQuote Canada Corp. (MQCC™)

[BITMORTGAGE® Innovation - Learn More](#)

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Beat or Bypass® the global, central banking system

Be the Bank®

What Can You Do?

Borrow or Make Payments

Beat or Bypass® the global, central banking system

Invest or Lend

Be the Bank® - People Investing in People®

Intermediation (Brokerage)

Create a regulatory-integrated referral (brokerage) business without the direct operating risk.

Licence

The Democracy-in-Finance™ Trademark Brand Class of Systems, Technology, Services and Products to provide your customers with the MQCC™ Democracy-in-Finance™ brand of equality based, financial commerce

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Features

Secured by Real Estate, using Electronic Cash based upon an electronic payment system based upon cryptographic proof.

- Remove the intermediary
- Bypass the traditional banking system
- Protect yourself from fraud (lenders, borrowers, sellers, buyers)
- Establish & Maintain Privacy (Anonymity)
- Speed, Efficiency and Accountability
- Fully secured and insurable by title insurance companies including: First American Title (USA), First Canadian Title, First Title (UK-EU-AUS-NZ) and others.
- Fully compliant with the world's first national digital currency law (a blueprint for other countries) and government financial oversight entities, including Bill C-31/PCMLTFA & FINTRAC (Canada).
- Multi-Platform Integration:
 - Non-Fiat Currency: **Bitcoin, Ripple, Ethereum, LiteCoin** (or whatever recognized (ISO 4217U Coded or non-ISO) platform you prefer)
 - Fiat Currency: **MintChip** (Canadian Currency); no longer available in its original form.
- Trust the power of MortgageQuote.ca's (MQCC™) certified Integrated Quality Management Systems (iQMS™) Technology.

By integrating the MQCC™ BITMORTGAGE® registered trademark brand of the cryptomortgage class of cryptofinancial product with various approved cryptocurrency, you enjoy **all of the benefits** of trading in *non-bank, non-institutional, non-syndicated, non-regulated or regulatory exempt, free trading securities and related financial instruments*; **unsecured or secured by real estate or other assets** on a **Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow** basis; combining binary digit "cryptocurrency" (electronic payment system), merged with a binary digit "cryptofinance" (electronic finance system) both of whom bypass traditional third-party banking or regulatory (or both) systems; enveloped in the safety of a subordinate Quality Management System that assures *National and International standards-level of statutory, regulatory, process (SRP™) conformity*.

Safe, Private, Anonymous, Secure.

The MQCC Standards are trusted by governments and regulators all around the world.

Visit country.mqcc.org to learn more.

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BITMORTGAGE® Brand Definition: Control of Character & Quality

The BITMORTGAGE® registered trademark is a brand name used to **identify** and **distinguish** the goods/services of Bungay International Inc. (licensed to MortgageQuote Canada Corp. MQCC™) from others, and to **indicate** the **source**, namely, **MortgageQuote Canada Corp. MQCC™**, of the goods/services, namely, peer-to-peer (& private) real estate financial products & services; mortgages, loans, investments via fiat and non-fiat digital, cryptocurrency.

- Greater safety in a Semi-Closed System versus Open System. Unlike the subordinate 2008 distraction genericized named 'bitcoin' *Satoshi Nakamoto System* [a later-created (by six (6) years); Alpha experimental system that the 'world' has been lured to] nn open system where anyone can establish a "bitcoin (cryptocurrency) business" (or use the "Peer-to-Peer Electronic Cash System") the originating 2005 *Anoop Bungay System* is a semi-closed system, which assures certifiable levels of internationally-accepted quality management standards are met, resulting in safety, efficiency and accountability for legislators, regulators, regulatees, customers, prospective customers and other interested parties.
- Central quality management Global Network Administrator: MortgageQuote Canada Corp. (MQCC.org™).
- The Global Network Administrator assures that there is ongoing direct or indirect control of the character or quality of the wares or services in association with which the Bitmortgage® brand and related Bitmortgage® brand trademark(s), registered or unregistered, in use or intended to be used; either directly or indirectly, under license.
- Through use of technology and proprietary algorithms, the Bitmortgage brand of peer-to-peer real estate financial products, represents the highest levels of quality creativity, flexibility, efficiency, safety and accountability that can be delivered to the global finance community, unmatched by others.
- Pursuant to Canadian, US and international legislation: *"The owner of the registered trademark BITMORTGAGE® has direct or indirect control over the character or quality of the goods or services in respect of which the trade-mark is used."*

MQCC™ Democracy-in-Finance® Trademark Brand of Systems, Technology, Services and Products

Democracy-in-Finance™ trademark brand of MQCC™ Systems, Technology, Services and Products

Within the BIT-BRAND™ global primary trademark class, the BITMORTGAGE® registered trademark subordinate brand-class suite of systems, technology, services and products brings the highest degree of democracy (freedom and equality) to global financial commerce, not seen in human history at any time earlier throughout civil society and organized global commerce.

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Anybody - in most global jurisdictions - can borrow, invest or lend or license the Bitmortgage® registered trademark brand financial systems, technology, services and products; and everyone can take part in one way or another. Visit country.mqcc.org to see your country (jurisdiction) in the MQCC Global Country Network™.

A Brief History of Regulatory-Integrated, Global Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow Electronic Real Estate and Non-Real Estate Finance (CryptoFinance) and Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow Electronic Cash (CryptoCurrency) Systems, Technology, Services and Products

The BITMORTGAGE® registered trademark brand is an "individual (subordinate class) brand" of systems, technology, services and goods (products) within the BIT Brand™, superordinate brand class of systems, technology, services and products; solely developed and produced pre-April 9, 2005 by Mr. Anoop Bungay and Bungay International Inc. (BII™); collectively developed and produced post-September 16, 2006, in collaboration with MortgageQuote Canada Corp. (MQCC™). Since at least as early as May 9, 2008, all MQCC™ BIT Brand™ systems, technology, services and goods (products) are delivered within an ISO 9001:2015 registered, globally accessible, regulatory-integrated, decentralized, autonomous, rules-based, standards-based, federation of system network (MQCC™ FOSNET™) that has implemented the latest version of the seminal MQCC™ Meta Operating System (MOS™), a risk-based, organization conformity operating system designed for decentralized autonomous organizations (DAO) built on the pioneering "*Bungay Unification of Quantum Processes Algorithm*" also represented as the "Principles of 'BlockChain'" or the simplified compound term: "BlockChain", within a regulatory-integrated, finance business model. Including seminal Systems-Level (SL)/Systems-Learning (SLr) Artificial Intelligence (2SL-AI™) principles, first observed, formalized and commercialized by Mr. Anoop Bungay between 2001 and 2008); and first promoted publically on twitter on May 1, 2019 (<https://twitter.com/mymortgagequote/status/1123798397947920392>) #SystemsLevelAI; #SystemsLearningAI

Read origin.mqcc.org to learn m

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BITMORTGAGE® & BIT Brand™: Family Brand and Individual Brands

The "individual (subclass) brand" name BITMORTGAGE® is a distinctive, unitary word that was created out of the technical phrase: "binary digit mortgage", a term that is synonymous with the compound terms: "electronic mortgage" and "crypto (Peer-to-Peer (P2P)/Private/Secret/Shadow) mortgage".

- Pursuant to World Intellectual Property Organization, Canadian Intellectual Property Organization, United States Patent and Trademark Office and the 117 participating countries pursuant to the Madrid Protocol standards, the brand name BITMORTGAGE® functions as a trademark and source identifier of Bungay International Inc.'s (MQCC Bungay International LLC), systems, technology, services and goods (products). The BITMORTGAGE® registered trademark brand represents a brand class that subordinate of the BIT Brand™ class.

The "family (class) brand" name BIT Brand™ is a distinctive, compound term that was created out of the terminological phrase: "binary digit brand".

- Pursuant to World Intellectual Property Organization, Canadian Intellectual Property Organization, United States Patent and Trademark Office and the 117 participating countries pursuant to the Madrid Protocol standards, BIT Brand™ functions as a trademark and source identifier of Bungay International Inc.'s (MQCC Bungay International LLC) systems, technology, services and goods (products). The BIT Brand™ trademark brand represents a brand class that is superordinate to the BITMORTGAGE® registered trademark brand class.

Early Years of Development

August 14, 2001 until April 8, 2005: "First Observation, then the System, Technology, Services and Products"

The underlying technology (defined as techniques, skills, methods and processes) that created the binary digit mortgage or electronic mortgage was originally conceptualized and developed by an individual named Mr. Anoop Bungay, at least as early as August 14, 2001. Soon after the point of creation of the binary digit mortgage or electronic mortgage or cryptomortgage "technology", Mr. Bungay determined that continued development would be irrelevant unless a corresponding "system" was created to ensure that the highest standards of statutory, regulatory and process (SRP™) requirements could be achieved on the brand principles of "Continuous Conformity™" or compliance.

- On August 14, 2001; Anoop Bungay became licensed in the jurisdiction of Alberta, Canada, to trade in regulated and free-trading financial securities secured by real property.
- On November 7, 2002 development was incorporated under the aegis of AB Global Inc., a company incorporated in Calgary, Alberta, Canada. On January 28, 2003, AB Global Inc. changed its name to Bungay International Inc.
- By April 8, 2005 a functional system to effect "continuous conformity™" was created and integrated with the technology to create and distribute.

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the beta version of the regulatory-integrated, functional global network and system was common-law trademark branded (and subsequently registered as a trademark) as "PrivateLender.org: Canada's Private Lending Network®".

- On April 9, 2005, the fully commercialized functional system, "PrivateLender.org: Canada's Private Lending Network®" was brought on-line for service to Canadian and International customers, within "approved jurisdictions". The functional system was managed by Bungay International Inc. and marketed directly (on a first-party basis) and indirectly (on a third-party basis) by independent "agents, associates and sub-brokers" who are contracted to (or employees of) "approved government licensed- and licensed-exempt, brokerage (origination) firms that trade in real-estate secured and non-real estate secured financial securities (instruments)".
- "Approved Jurisdictions" are defined as: geographic regions where a license to trade in real-estate secured or non-real-estate secured financial (debt/asset) instruments may or may not be required.

April 9, 2005 until Today: "Proof of Efficacy through Registration to International and National Standards & Continuous Conformity™"

Between April 9, 2005 and today, Bungay International Inc. continues to develop pioneering "Principles of 'BlockChain'-in-finance systems, technology, services and goods (products).

- On September 16, 2006, management of the functional system named "PrivateLender.org: Canada's Private Lending Network®" was incorporated into MortgageQuote Canada Corp. (MQCC™).
- On May 9, 2008, the MortgageQuote Canada Corp. (MQCC™) earned a "Certificate of Registration" which validates that it operates a Quality Management System which complies with the requirements of ISO 9001:2000 (and subsequent ISO 9001:2008) for the scope of mortgage brokerage services.
- On May 9, 2014, the MortgageQuote Canada Corp. (MQCC™) earned a "Certificate of Registration" which validates that it operates a Quality Management System which complies with the requirements of ISO 9001:2015 for the scope of mortgage banking and mortgage brokerage services.
- Visit www.mqcc.org to learn about the importance of "Continuous Conformity™"

MQCC™ BlockChain-in-Finance: CryptoFinance: "Proof of Efficacy through Registration to International and National Standards & Continuous Conformity

At least 6 months prior to introduction of the child (subordinate) "cryptocurrency" system was introduced to the "world", the BITMORTGAGE® brand of "*Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow Real Estate and Non-Real Estate Finance (CryptoFinance) and Peer-to-Peer Electronic Cash (CryptoCurrency) Products and Services*" and its related technology (techniques, skills, methods and processes) was registered to the internationally trusted, consensus quality management system named ISO 9001:2000 on May 9, 2008.

The Originating BlockChain; the Originating Standards

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The world's first commercialized "Principles of 'BlockChain'" -based business (the **Originating BlockChain**) can be described as: "**A Peer-to-Peer Electronic Finance System**" in order to "**allow online secured and unsecured financial instruments to be arranged directly from one party to another without going through a financial institution**". A semi-closed system built on the pioneering "**Bungay Unification of Quantum Processes Algorithm**" also represented as the "Principles of 'BlockChain'" or the simplified compound term: "BlockChain"; requiring first, second or third-party access permission; with public no-permission extensions; with regulated anonymity and in-built quality management validation; and related technology developed between **pre-2005 (at least as early as August 14, 2001) and May 8, 2008**. The system's statutory, regulatory and process (SRP™) safety, integrity and efficacy was proved through certification of conformity publicly published by registration to the National Standard, National Defense Standard and International Standard for Quality Management Systems of Canada, USA, UK, up to 119 countries on **May 9, 2008**; by **A. K. (Anoop) Bungay**. The MQCC system utilizes a hybrid of Systems-Level/Systems-Learning artificial intelligence or SL-AI; using principles and standards first developed by Anoop Bungay; the "Father of System-Level (SL)/Systems-Learning (SLr) AI" or 2SL-AI™.

Originating BlockChain (or BlockChain Zero One™); a "Private Hybrid BlockChain" with Semi-Closed System:

Initiated pre-2005 and functionally developed in 2007, the "*private hybrid BlockChain*" system and related technology - and Private Hybrid BlockChain Standards - was developed by Anoop Bungay, Founder of Bungay International Inc. (the original commercial entity) and MortgageQuote Canada Corp. (MQCC™), a finance sector organization based in Canada. To ensure that internationally recognized certifiable levels of the highest standards of safety, reliability and good quality are maintained (for the benefit of legislators, regulators, customers, prospective customers and other interested parties in 119 countries for what is a non-regulated financial transaction (Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow finance); MQCC™'s private hybrid BlockChain, semi-closed system and technology has the distinction of being the world's first (and only) to be continuously certified from **May 9, 2008** to present-day, to the internationally recognized consensus-based quality management system published by the International Organization for Standardization (ISO), namely, ISO 9001:2000, ISO 9001:2008 and ISO 9001:2015 for BOTH hot (binary digit/electronic) and cold (paper-based) financial transactions of a Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow nature. To distinguish and establish source identification, the Originating Bungay BlockChain Algorithm is also trademarked as "**BlockChain Zero One™**".

- **Generically**, the *Anoop Bungay System* produces goods and services in the form of, or related to: "**peer-to-peer electronic debt/asset or 'binary digit debt/asset'**" or Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow electronic/binary digit assets/debt.

RESEARCH PAPERS/THESIS/DISSERTATION:

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Not required; the MQCC™ is mature; with over 15 years of globally accessible commercialization and continuous registration to ISO 9001:2015 since at least as early as May 9, 2008.

For the record: See below section called: Some more details and some books.

The Future of Finance Started on April 9, 2005.

BITMORTGAGE® functions within the MQCC™ system. MQCC™ is the only Canada-based finance sector firm whose risk-based unified Quality Management System (uQMS™) is certified to meet the rigorous 'National Standard of Canada' for Quality Management, published by the CSA Group (Canadian Standards Association). The Standard is trusted by Canadians and recognized by over 119 countries including USA, UK & AU.

Safety through Certified Levels of Quality (Safety-through-Quality™)

Systems Certification to International Quality Management Standards

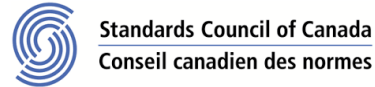
"This product or applicable management system *complies* with ANSI ISO 9001:2015 standard, with CAN/CSA-ISO 9001:16 standard, with AS/NZS ISO 9001:2016 and is *certified* to ISO 9001:2015 standard." Visit the [Global Network Administrator](#) page to learn more about Safety through Certified Levels of Quality.

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International Concordance & Standards Development Organizations

Systems Certification to International Quality Management Standards

"This product or applicable management system *complies* with ANSI ISO 9001:2015 standard, with CAN/CSA-ISO 9001:16 standard, with AS/NZS ISO 9001:2016 and is *certified* to ISO 9001:2015 standard." Including high-quality international standards and guidance from other standard-setting boards.



Systems Certification to International Blockchain Conformity Standards

"This product or applicable conformity system is *registered* to the IOC MQCC:BCMS standard."



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Some more details and some books.

Early Years:

A Brief History & Future of the Development of Global “Crypto-, Peer-to-Peer (P2P), Private, Secret & Shadow” Binary Digit Finance (BIT™ Brand Suite: BITFINANCE™, BITDEBT™, BITASSET™ BITMORTGAGE®), BlockChain & Conformity: Systems, Technology, Services and Products

By: Bungay International Inc., MortgageQuote Canada Corp., Money, Quality, Conformity, Control Organization (MQCC™) & Mr. Anoop Bungay; (anoop.bungay@mqcc.org), Founder, Bungay International Inc. (www.bungays.com) and MortgageQuote Canada Corp., Money, Quality, Conformity, Control Organization (MQCC™) (www.mqcc.org).

Inventor of the BlockChain-based system and related technology (principles, processes, nomenclatures, applications of science) for ensuring integrity of digital financial functions, financial processes and financial records.

Developer of the World's First Peer-to-Peer (P2P), Private & Cryptolending Network, for regulated and non-regulated transactions, in a system registered to the National and International Quality Management Standards of 119 countries.

NOTICE: This is a "PRIMARY SOURCE DYNAMIC DOCUMENT™" documenting historical and current primary source information. Changes are made on an “ongoing basis”. This document is published by Anoop Bungay, Bungay International Inc. (BII™) and MortgageQuote Canada Corp. (MQCC™) as a matter of historical, commercial and intellectual property record. Calgary, Alberta, Canada.

You may need to register to request access to this document

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The Below Document is an abridged version and might be out of date. A current, full Document is available by request after registration to MQCC.

~~(P2P)/Private/Secret/Shadow Binary Digit Financial (BIT) Brand Suite - Peer~~

BITFINANCE™, BITDEFINITION™, BITASSET™, BITMORTGAGE®), BlockChain & Conformity™, Systems, Technology, Services and Products: August 14, 2001 to Present Day

By: Bungay International Inc., MortgageQuote Canada Corp., Money, Quality, Conformity, Control Organization (MQCC™)

& Mr. Anoop Bungay; (anoop.bungay@mqcc.org), Founder, Bungay International Inc. (www.bungays.com) and MortgageQuote Canada Corp., Money, Quality, Conformity, Control Organization (MQCC™) (www.mqcc.org).

Inventor of the blockchain-based system and related technology
(principles, processes, nomenclatures, applications of science)

for ensuring integrity of digital financial functions, financial processes and financial records^[1].

Developer of the World's First Peer-to-Peer (P2P), Private & Cryptolending Network, for regulated and non-regulated transactions,

in a system registered to the National and International Quality Management Standards of 119 countries.

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Source: origin.mqcc.org

Welcome to the public disclosure of the world's first body of required reading for ALL duly appointed, lawfully elected or employed persons in public office or in private enterprise, as leaders; legislators, policymakers; regulators; technical experts; scientists; members of Top Management; global professional liability insurers including corporate risk insurers; legal professionals; law enforcement; and business persons; promoters; consultants; investors; students - in at least 119 countries - who seek primary source, traceable, verifiable and immutable knowledge on the origins, commercialization, litigation-testing and National and International Standardization of the "Principles of 'BlockChain'" and related concept system subject matter: including but not limited electronic peer-to-peer finance (non-bank, non-institutional, non-syndicated, non-regulated or regulatory exempt, free trading; (P2P)/Private/Crypto/Secret/Shadow) utility tokens, securities token.

This global public disclosure is designed to be your practical and scholarly, primary source knowledge commencing from at least as early as 14-August-2001 until present day (September 2019 - or as of latest update) on the origin of the "Principles of 'BlockChain'" and related concept system matter; and is designed to be relied upon as a legislative-, regulatory-, public policy-making-, academic-, business-, investment-, professional-, technical-, and scientific reference, now and into the future.

As an electronic - (intellectual property token; trademark brand: MQCC InPUT™) - format encyclopedic authoritative reference, this First Edition will be continually improved until the next edition is published.

If you are a lawfully elected or duly appointed public official (Head of State, Senator, Minister, Legislator, Policy Maker, Regulator); lawfully elected, duly appointed or employed member of a regulated, reporting or private organization in the role of Top Management (Chief Executive Officer (CEO)- level or Board of Director-level) member; a legal professional; an professional liability insurance/organization risk underwriter; an investor, academic or interested person: before you spend any of your personal money (or any more personal money) and your valuable personal time on 'BlockChain'-anything or 'crypto'-anything; put this electronic reference [intellectual property utility token (distinctively known as the MQCC™-registered, global trademark: MQCC InPUT™)] in your personal library and learn directly from the person (Author) who:

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<*> first identified and commercialized (starting at least as early as April 9, 2005) a globally accessible, peer-to-peer electronic finance system; (cryptofinancial network).

<*> first registered (starting at least as early as May 9, 2008) a subordinate Quality Management System to ISO 9001:2000; ISO 9001:2008 and the current risk-based ISO 9001:2015 in order to publicly prove to "the world", that the globally accessible system-network methods and products are better, safer, more efficient and in order to establish at-a-glance (prima facie) levels of trust - at a global scale;

<*> Over the past 19 years, has personally introduced and educated the following classes of people on the origins and over-14 years of successfully commercialized, National and International consensus-standards-based, application the overarching concept system including: the "Principles of 'BlockChain'; utility tokens, securities tokens, conformity science:

*> public officials (Ministers, Legislators, Policy Makers, Regulators)

*> lawyers employed by law enforcement agencies

*> lawyers employed by public market securities regulators

*> CEO's, Executive Officers, members of Top Management of regulated, reporting or private business organizations

*> retail customers (investors and investees)

*> and more

<*> Developed, what is today, the world's most trusted and trustworthy global system-network of its kind that, for over 12 years, meets and exceeds United States a (US) Department of Defense (DoD), General Services Administration (GSA), and the National

Aeronautics and Space Administration (NASA) Higher-level contract quality requirements and integrates elements of the globally trusted US National Institute of Standards and Technology (NIST) Framework Core for Improving Critical Infrastructure Cybersecurity.

This encyclopedic authoritative reference takes you from the start, from at least as early as 14-August-2001 to Present day (September 2019). Now that this compendium is published, if any consultant or business promoter, anywhere in the world (at least in 119 countries where ISO 9000 is considered a National Standard class of family of standards) on matters claims to know what he or she is talking about and has not proven to you that they have read this important work of public disclosure, then they really don't know scientific-based, historically-accurate, information timeline.

-> Learn how the Author has been telling CryptoExchange CEO's to learn the MQCC Standards™, so they can make their cryptoexchanges better, safer and more efficient for the inexperienced global public and regulatory community -- months (and years) before sad events occurred when some exchanges suffered catastrophic shutdowns because Top Management did not

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have and still do not have, the historically proven systems that they need to assure better, safer and more efficient cryptofinancial operations; which MQCC developed.

--> Learn how some CEO's or Top Management of Banks and Public Securities Exchanges have been explained that an over 14 year-old fully functional system built on the "Principles of 'BlockChain'" exists and will prevent corporate shareholder financial loss caused by risk due to uncertainty created by nonconformity events like mortgage fraud and ineffective public (reporting securities issuer) company operators.

-> Learn how a proven regulatory-integrated framework of co-existence between public securities regulators and non-public securities regulators and regulatees has evolved since at least as early as August 14, 2001.

-> Learn how the term Bungay Unification of Quantum Processes Algorithm also represented as the "Principles of 'BlockChain'" was abstracted from observation of the originating object or phenomenon.

-> Learn how to find out who is a competent consultant and who is not a competent consultant on matters related to the "Principles of 'BlockChain'"

-> Learn how the global community has misunderstood the origins and wasted (in some cases, literally) millions of dollars in ideas that are "BlockChain-in-Name-Only".

-> Learn how "The Principles of 'BlockChain'" have nothing to do with computer programming language C++; which was used to program the bitcoin, alpha-state, experimental software program.

-> Learn about the discovery and commercialization of SYSTEMS-LEVEL Artificial Intelligence (SL) by the yours sincerely.

-> Learn how commercially available suite of systems, technology, services and products work for any size organization: 1 owner-operator to an organization with 1,000,000 million employees and more.

This encyclopedic authoritative reference will be your best investment in this subject matter, ever.

More about this encyclopedic authoritative reference

The "Principles of 'BlockChain'" were naturally discovered out of a need to create a governance and operating system for the world's first "peer-to-peer (P2P) electronic finance system-network" for the trade in non-bank, non-institutional, non-syndicated, non-regulated or regulatory exempt, free trading securities and related financial instruments; commencing from at least as early as August 14, 2001. As a reminder, before you invest or spend any money on "BlockChain"-anything, or "crypto"-anything; learn from from the person who first discovered and then commercialized it, since at least as early as April 9, 2005 at www.privatelender.org; a person who also happens to be the world's leading authority on National and International Standards-Class NISC™ (in at least 119 countries), Quality Management System-integrated, regulatory-integrated, litigation-tested, BlockChain-based Systems, Technology, Services and Products.

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WARNING: If you have any question of comprehension or understanding, seek professional counsel before you - another friendly reminder - spend even one more unit of fiat currency ("real" money) on any "BlockChain" or "Crypto" project. Ask your local legislator, lawyer or, in the future your local conformity scientist and PROFESSIONAL BLOCKCHAIINEER™/® the P. BCr.® Designation and the Chartered PEM® Designation (www.peminstitute.org); PEMI® Private Equity Mortgage/Electronic Money, Institute. Remember this authoritative encyclopedic reference is written by the person who developed the world's first commercialized an application of the "Principles of 'BlockChain'" in Commerce for a peer-to-peer electronic finance system. A body of transmundane knowledge encompassing a variety of knowledge disciplines. Having built "it" first and having built "it" right, means - despite being the CEO of a commercial finance sector organization - the Author is more or less "under the radar" from the scrutiny of the general public due to successful application of the sub-principle "effective disintermediation"; as such, nobody on Earth has really been afforded an opportunity to "look behind the history" - in a single, primary source compendium - to see how delicate, comprehensive, complex and beneficial conformity science and the "Principles of 'BlockChain'", truly are. Not to mention the painstaking diligent years of maintaining the momentum.

If you, your family, your company or your country is even "thinking" about investing limited sovereign resources and valuable time into the "Principles of 'BlockChain'", "crypto"-anything, "token"-anything and related matters (or want to be an authority on the subject), then learn about its origins, its regulatory-scrutinized, litigation-tested commercial applications of the present-day, and its future. Especially if you are (or will be, one day) employed as a Head of State, Legislator, Policymaker, Regulator, Lawyer, member of "Top Management" (Chief Executive Officer (CEO) or Board Member of a regulated or non-regulated Organization, Academic (student, undergraduate, graduate, doctoral, post-doctoral research), Journalist, Professional Liability Insurer, Investor, Head of a Family Office; or, if you are your normal, everyday person, just curious about the world.

This work of scientific-commercial-regulatory-financial literature is both a public service and an introduction to the foundational body of knowledge that led to the discovery of the "Principles of 'BlockChain'", the birth of binary digit non-bank, non-institutional, non-syndicated, non-regulated or regulatory exempt, free trading securities and related financial instruments; also known as Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow securities and related financial instruments; Binary Digit Financial Instruments or Digital Assets and the Discovery of Conformity Science. It is the foundation of evolutionary digital commerce (a new field of science for the study of the evolutionary (revolutionary, perhaps?) processes related to the discovery of the "Principles of 'BlockChain'" and production of binary digit financial instruments (digital assets), systems, technologies, services and products. The body of evidence - as you would expect from the creator of a system built on principles that creates trust through transparency, immutability, validation, traceability and verifiability - is itself, traceable, verifiable, immutable and transparent. You will not find this content anywhere else. MQCC is the point of origination.

The Bungay Unification of Quantum Processes Algorithm: when Quantum Unification Theory met Commerce. A revolutionary paradigm shift in how commerce is transacted, allowing for realizable quality, conformity and control goals to be achieved; resulting in long term, sustainable inflows of money. And lots of it.

If you agree that the "Principles of 'BlockChain'" offer the utmost level of immutable data (knowledge) veracity, validity, verifiability, transparency, proof and truth; then you will understand the non-trivial implications of this history of the discovery of the "Principles of 'BlockChain'".

Origin of a Specie™: an authoritative encyclopedic reference that only the discoverer of the world's first globally accessible, regulatory-recognized, regulatory-integrated, peer-to-peer electronic finance system, the "Principles of 'BlockChain'" is the only person who can be held responsible for the trade in non-bank, non-institutional

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related financial instruments; also known as Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow securities and related financial instruments (Binary Digit Utility Tokens for Digital Assets), could write.

Source: safer.mqcc.org

April 9, 2005: Global access to the world's first commercialized "Principles of 'BlockChain'"-based Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow Finance system-network starts here and now.

While scientists may argue about what came first, the chicken or the egg; in cryptofinance, there is no doubt: the cryptomortgage (cryptoasset/cryptodebt) financial instrument developed by A. K. (Anoop) Bungay, Founder of Bungay International Inc. whose mature, "system-network" commenced commercial operations at the internet domain name www.private lender.org® registered by Santosh Bungay on April 9, 2005; predates the experimental, alpha-stage, subordinate "Satoshi Nakamoto"-designed payment transfer (cryptocurrency) program introduced to the public on January 8, 2009, by nearly 4 years.

Whose Library Should this Book be in?

Complimentary (free) high-level information regarding the subject matter related to the MQCC SAFER™ Peer-to-Peer (P2P)/Private/ Crypto/Secret/Shadow Finance: "Private Lending" program for:

--> Global General Public (Interested persons)

--> Prospective MQCC Customers (applicants and borrowers)

--> Students (grade school/matriculation level)

Is Available at the website address: safer.mortgagequote.ca. You do not need to purchase this book in order to get an excellent understanding of the subject matter, at a high-level. And, if you, as a consumer, student or interested person desire more information, you are always able to visit www.mqcc.org and read the website for further complimentary (free) information.

This book should be in your library if you are employed (or will be employed) in at least one of the following roles:

>> Investors

>> Lenders

>> Legislators

>> Regulators

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>> Liability Insurers

>> Lawyers

>> Regulated Broker

>> Professional of any other discipline where you feel that this content may be of help to your understanding of this new class of knowledge and commerce.

About the Book:

Less than one percent (<1%) of total Canadian and global financial trade is in cryptofinancial instruments. Before you invest your hard-earned dollars, limited sovereign resources or private equity capital into a field that is not well-known (and in many cases, misunderstood), if you are a:

>> Active Retail finance investor seeking zero-beta (non-public market systemic risk) investment opportunities

>> Prospective borrower or capital seeker looking for investor-lender funds

>> Chief Executive Officer (CEO) of a federally or non-federally regulated financial institution

>> Governor of a Central Bank; or other finance sector leader, policy-maker

>> Regulated professional in one of the many finance sector industry groups

Take the time to invest in your knowledge by learning first-hand from the developer of the world's first regulatory-recognized, regulatory-trusted, globally-accessible cryptofinancial system-network which complies with the United Nations (UN), World Trade Organization (WTO) and Organisation for Economic Cooperation and Development (OECD) best practice.

A globally accessible system-network with an Organisation for Economic Co-operation and Development (OECD)-recognized, National and International Standards-Class (NISC™) transnational private self-regulatory control system to safeguard network members and non-network users; and celebrates 14 years of successful regulatory-integrated operations on April 9, 2019. A system-network that set the defacto global standard for consumer-centric cryptofinancial systems; is successfully litigation-tested by some members of the International Council of Legal Regulators (ICLR) and serves as a proven template for individuals, organizations and countries who seek to model their own success and establish high-levels of global consumer confidence as leaders in global cryptofinancial trade, in their own right.

MQCC™ Money Quality Conformity Control Organization, incorporated as MortgageQuote Canada Corp. MQCC.org™ is Global Network Administrator (GNA™) of the world's first application of the "Principles of 'BlockChain'-in-Commerce for a Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow electronic finance systems. Developer of National and International Standards-Class (NISC™) risk-based conformity management systems, technology, services and products that meets or exceeds regulator field examination compliance standards for "f

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s".

ABOUT THIS BOOK: the MQCC SAFER™ (Sustainable, Accountable, Flexible-Fair-Fiduciary, Efficient, Regulated-Respectful-Realistic; SAFER™) Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow Finance "Private Lending" Edition Program book will give you insight into the origins of cryptofinance; the results of over 14 years of successful operation; and factors to consider when getting involved in matters related to cryptofinance generally and "private lending" in particular.

Long term organizational resilience achieved through the National, International Standards-Class (NISC™), Better, Safer & More Efficient™ brand of Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow Commerce Systems; this technical document describes the history, principles, concepts and core processes necessary to increase your investment and business market opportunities in the hidden and lucrative and technical world of "private finance", in your role as either an 'investor, lender, intermediary or borrower'.

Finance Sector Industry Members: if you are a member of Top Management of a federally regulated financial institution (FRFI), provincial/state institution or public securities-reporting financial entity, learn - in confidence - the basic knowledge you need in order to properly introduce your trusting customers to the investment and borrowing opportunities found in Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow finance.

Regardless of your role: student, retail investor, Chief Executive Officer, government licensed and regulated mortgage broker; understand how 14 years of successful operation of the technology neutral MQCC System-Network™ is globally recognized as the defacto standard for quality (Better, Safer and more Efficient Trade™) in Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow finance because of over 12 years of continuous registration to the family of National and International Quality Management Standards ISO 9001. Specifically, ISO 9000:2000, ISO 9001:2008 and the current, risk-based ISO 9001:2015. ISO 9001 is a family of consensus-based standards trusted and adopted as the National Standard in least 119 countries, including members of the Group of 20, Digital 9 and World Trade Organization (WTO).

Legislators, Regulators, Legal Professionals, Consumers, Investors, Industry Members: discover how the MQCC System-Network™ instills regulatory confidence, prevents professional liability insurance claims through improved compliance using standards-based conformity systems, reduces consumer and investor risk, increase business revenues and increase investor-lender investment returns in the field of Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow finance; correctly defined as:

The trade in non-bank, non-institutional, non-syndicated, non-regulated or regulatory exempt, free trading securities and related financial instruments; also known as Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow securities and related financial instruments.

for the benefit of Canadian and International (in at least 119 countries):

<>Consumers (Borrowers, Investors-Lenders)

<>Government Regulated and Non-Regulated Credit Intermediaries

<>Professional Liability Errors and Omissions Risk Insurers

<>Regulators, Legislators, Policy Maker

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@bitmortgages

All Management Systems Auditors are Accredited by or Members of



Welcome to the Future of Finance™

Where Quality Lives™

Please register with the MQCC™ website in order to gain access and learn more to the contents of this section or the website; or visit Contact Us - About Us page or email the MQCC™ at info@mqcc.org.

The MQCC™'s Business Enterprise Quality Management System is Registered to the Canadian Equ

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Canada's National Standard for Quality Management ISO 9001:2015
CSA Group: "Helping improve the safety and quality of the products and services that touch your life."



Welcome to the MQCC™ System



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PrivateLenderCheck.org TM
Private Investor-Lender Authentication

MortgageBrokerCheck.org TM
Regulatory & Operational Compliance Audit

PrivateLender.org:
Canada's Private Lending Network®
NATIONAL AGENT

Michelangelo.pro TM

P2PLA ^{ca} Peer-to-Peer (P2P) & Private Lending Association of Canada
People Investing in People®

PEMPAC®

IP2PFA ^{org} International Peer-to-Peer (P2P) & Private Finance Association
People Investing in People®

NRMILA
Non-Regulated Mortgage Investor-Lender Advisors

Economigrant.com



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In a Certified, Statutory, Regulatory & Process Compliant Manner.

PEMX [®]
Private Electronic Money Exchange
Electronic Securites & Related Digital Financial Instruments
Asset * Equity * Debt * Currency
Originating April 9, 2005; ISO 9001:2015 Registered

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www.osbso.org



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International Organization
for Conformity (IOC)
www.conformity.org



International Commissions on BlockChain
icbc.mqcc.org



BITMORTGAGE™
(bitmortgage.com)



MQCC BITCOIN™
(www.bitcoin.eco)



International Organization
for Conformity (IOC)
Accredited Class®
Accreditation Authority

After reading all of the foregoing, ask yourself:
Who would YOU trust your money with?

MQCC™: A new system, Welcome to MQCC. To contact a person, please complete this Message Form.

Yes, there is a "better way" to trust & confidence in Finance; the MQCC™ approach *is* your "better way".



The domain MQCC.org is the primary information page for the Money Quality Conformity Control Organization, MQCC™ incorporated as MortgageQuote Canada Corp., headquartered in Calgary, Alberta, Canada and trading in up to 119 countries. MQCC™ is an organization classified by the United Nations (UN), Department of Economic and Social Affairs (DESA), Statistics Division (UNSD) International Standard Industrial Classification of All Economic Activities (Revision 4) involved in the following industry classification sections or classes:

- Section J (Information and communication)
- Section K (Financial and insurance activities)
 - Class 6492 > credit granting; money lending **outside the banking system**
 - Class 6619 > activities auxiliary to financial service activities; activities of **mortgage advisers and brokers**
- Section M (Professional, scientific and technical activities) This section includes specialized professional, scientific and technical activities. These activities require a high degree of training, and make specialized knowledge and skills available to users
- Section N (Administrative and support service activities)
- Section P (Education)
- Section S (Other service activities)

The North American Industry Classification System (NAICS) equivalent classification to the UNSD Classes is:

- non-depository credit intermediary
- mortgage and non-mortgage loan brokers

Similar industry equivalencies exist in all countries who participate in the United Nations.

Subject to the jurisdiction, from a governance (statutory or regulatory) perspective, MortgageQuote Canada Corp. MQCC™ business activity, namely, real-estate-secured (mortgage) intermediary activity, are deemed to be:

- a regulated activity
- non-regulated activity
- regulatory exempt activity
- free trading activity

In its country of origin, Canada, MortgageQuote Canada Corp. MQCC™'s real-estate-secured (mortgage) intermediary activity is regulated by three provincial or territorial jurisdictions:

- Alberta - regulated by the Real Estate Council of Alberta (RECA)
- British Columbia - regulated by the Real Estate Council of British Columbia (RECBC)

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- Ontario - regulated by the Financial Services Regulatory Authority (FSRA fka FSCO) (FSRA #12279)

MortgageQuote Canada Corp. MQCC™ may trade in other Canadian provincial or territorial jurisdictions, subject to statutory or regulatory requirements or exemptions.

In Canada, education in private equity mortgage (PEM®) subject matter, competency and proficiency credentialing is an unregulated activity. Providing advice respective specific financial transactions, might be subject to regulatory oversight.

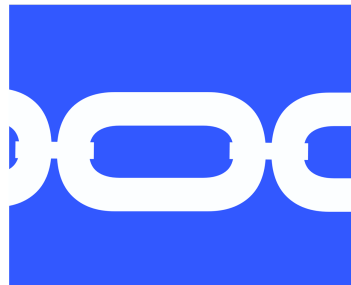
Canada Provincial Mortgage Broker Regulators: ([RECA - Alberta](#))([FICOM - BC](#))([FSCO Ontario - Brokerage License #12279](#)). Non-Canada Residents and international visitors, please read "Website Terms of Service", below. All items with a ® or ™ symbol or, some items in UPPER CASE are registered or unregistered (common law) trademarks of MortgageQuote Canada Corp. (MQCC™) or licensed by same. Some third party trademarks are used pursuant to nominative fair use principles. See [Intellectual Property](#) for full details. Deconstruction of a Claim ([Internal Use Only](#)). [MQCC™ Data Artifacts, Privacy \(PIPEDA\), Data Security, Website Terms of Service, Legal, Disclosures: Statements, Consumer Electronic Message Preferences \(CEMP\)](#). Money Quality Conformity Control Organization is a registered or unregistered trademark of MortgageQuote Canada Corp. All MQCC Systems, Technologies, Services and Products conform to WFT™ MQCC BlockChain Technology, and is licensed by MQCC Bungay International LLC.

*Accredited Class® Licenses are issued by MQCC Bungay International LLC or Bungay International Inc.

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MQCC.org™
 Money Quality Conformity Control Organization
 Incorporated in Canada as MortgageQuote Canada Corp.
 Globally Recognized and Trusted Authority in BlockChain, Systems & Technology
 Developer of BlockChain Zero One™
 Education • Conformity • Finance • Systems, Technology, Services & Products



International Organization
 for Conformity (IOC)
www.conformity.org



International Commissions on BlockChain™
icbc.mqcc.org

"The highest and best use of the "Principles of 'BlockChain'" is to assure conformity."

- Anoop Bungay, Founder of MQCC.org; developer of BlockChain Zero One™.

This electronic publication is part of the MQCC Bungay International LLC [Father of BlockChain™](#) trademark brand series of lectures, seminars and non-downloadable electronic publications.

Welcome to IOC™, the International Organization for Conformity

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(conformity.org). IOC™ develops and publishes commercial/defense/military-grade standards related to conformity science & the "Principles of 'BlockChain'" for application in global government, commerce and education.

The World's Highest & Originating Authority in Conformity Science (and the subordinate concept known as the "Principles of 'BlockChain'")

Conformity Science: the science of assuring expectations become reality.

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Home to the

International Commissions on BlockChain (ICBC™)

icbc.mqcc.org

IOC™ is also appointed as the global steward of
the MQCC™ Bungay International Knowledge
Base

Since as Early as April 9, 2005.

Welcome to the Future of Commerce™

IOC™ is powered by the MQCC™ meta-operating system

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Since 2006, the MQCC™ is the world's first and only Canada-based, international organization that helps federal and non-federal, government and non-government, national and international regulators and their regulatees to improve general public trust and reduce regulated industry risk, through development and implementation of conformity systems based upon BlockChain¹, "proof-of-work" technology [BlockChain Zero One™] - certified to meet both the rigorous 'National Standard of Canada' for Quality Management Systems, published by the CSA Group (Canadian Standards Association) and USA equivalent: 'American National Standard' (ANS) for Quality Management Systems published by ANSI (American National Standards Institute). The Standard is recognized and trusted by Canadians, USA residents and consumers in over 119 countries including UK & AU and meets or exceeds defense/military standards for Quality Management Systems for critical or complex projects.

CONFORMITY SCIENCE: A Non-Novel, New Field of Study, A Non-Novel New Academic Discipline

The concept of Conformity as a field of study or academic discipline was first constructed and defined by Anoop Bungay and is adopted by the IOC, as follows:

Definition:

CONFORMITY SCIENCE /kən'fôrmədē/ 'sīəns/, as a field of study or academic discipline:

"The application of scholarly, problem-solving, scientific knowledge and mathematical methods (plan, do, check, act) to practical purposes of the design, analysis or operation of systems and technology used to certifiably or functionally assure that an organization's applicable statutory, regulatory and process requirements are satisfied on a continual basis; for the benefit of: the general public, consumers, customers, prospective customers, industry, risk-underwriters, liability insurers, regulators or stakeholders."

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Cite this Definition:

MLA Style

"Conformity-science." Conformity.org; <https://www.conformity.org>.

APA Style

Conformity science. Conformity.org. Retrieved from <https://www.conformity.org>

Link to this page: [Definition of Conformity Science](#)

The above definition is based upon terminological principles, taxonomic principles, ontology engineering, linguistic and lexicographic principles (and primary research) conducted by Anoop Bungay from between at least as early as August 14, 2001 to April 9, 2005 and to present-day.

Simple definition: Conformity Science: "*The science of making sure organizations and their employees function in accordance with statutory, regulatory, process and customer /stakeholder requirements.*"

Even more simple definition: Conformity Science: "*the science of transforming stakeholder expectations into reality.*"

Non-Novel means "exact science"; or, as defined by [Yourdictionary.com](#): Noun (plural exact sciences) (*sciences*) A field of science such as physics or chemistry which is capable of accurate **quantitative** expression or **precise** predictions and **rigorous methods of testing** hypotheses. [Source](#).

CONFORMITY SCIENCE: Benefits

- Make regulated and unregulated organizations, safer, better and more efficient
- Enable fiduciaries to "Sleep Well at Night™".
- Increase profitability
- Reduce contingent liabilities created by errors and omissions

What is a BlockChain?

For answers to the below questions, please read:

[Introduction to MQCC.org and Clarification of a Journalistic Descriptive Claim regarding 'the "World's First" RE: An Application of the Principles of "BlockChain" in Commerce". April 9, 2005 Free Trading Securities of a Financial & Electronic Nature, Begins](#)

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Introduction to the MQCC BlockChain™

The system & technology needed to create the services & products

How the Combined Term (Composite) “BlockChain” was Formed: Death of a Trademark, Birth of a Definition

Definition of the term (composite, unitary word) “BlockChain”

The basic definition of the combined term (composite, unitary word) “ClockChain” was coined [based upon by Ontological, Linguistic and Lexicographic principles] by

Anoop Bungay founder of MortgageQuote Canada Corp. MQCC™ as:

BlockChain : /'blɒktʃeɪn/

Definition

History, Origin (etymology) & Construct of the term (composite, unitary word) “BlockChain”

Application of the term (composite, unitary word) “BlockChain” during Implementation

Private Trademark or Public Definition

MQCC BlockChain™ Benefits

Visit BITMORTGAGE® to learn more. (www.bitmortgage.com)

IOC-MQCC™ Committees, Commissions & Boards

The IOC consists of:

- Committees
- Commissions
- Boards

Committees include, for example, the International Organization for Conformity

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established by the IOC on a thematic basis and are used to promote specific subject matter; and are subject to change as subject matter changes. Boards are also established on a thematic basis and are used to govern, manage and operate practical aspects of Commission-work.

IOC-MQCC™ Committees

Executive Committee

- The MQCC-IOC™ Executive Committee manages the day to day operations of the IOC

IOC-MQCC™ Commissions

International Commissions on BlockChain (ICBC™)

- The overarching body to oversee the operations of the subordinate commissions, including:

International Commission on BlockChain Standards (ICBC-S™)

- <> The ICBC-S™ is founded to promote the high quality standards and functionality of the world's first, original (originating) "BlockChain". This mission is fulfilled through controlled disclosure of standards that are built on the seminal "Principles of 'BlockChain'". ICBC-S™ is a commission of the International Organization for Conformity (IOC) and sub-commission of the International Commissions on BlockChain (ICBC™).

International Commission on BlockChain Education and Instruction (ICBC-I™)

- <> The ICBC-I™ is founded to promote effective, efficient and proper, high quality teaching and learning of the seminal "Principles of 'BlockChain'", worldwide. This mission is fulfilled through international outreach, programmes and publications in order to develop the collaboration, exchange and dissemination of ideas and information on all aspects of the theory and practice of education respecting the "Principles of 'BlockChain'". ICBC-I™ is a commission of the International Organization for Conformity (IOC) and sub-commission of the International Commissions on BlockChain (ICBC™).

International Commission on the History of BlockChain (ICHBC™)

- <> The ICHBC™ is founded to promote the traceable, verifiable, immutable, non-repudiable origins of the "Principles of 'BlockChain'". ICHBC™ is a commission of the International Organization for Conformity (IOC) and sub-commission of the International Commissions on BlockChain (ICBC™); and includes the *Father of BlockChain™* trademark brand online (virtual) Museum accessible via the internet at www.mqcc.org; and the *BlockChain Hall of Fame™*

IOC-MQCC™ Boards

International BlockC

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- A private governing, management and operating (GMO™) body that provides consumer-protection resources to government, industry and general public consumers of goods and services in the fields of "BlockChain" and "Crypto":
 1. "Principles of 'BlockChain'" - based goods and services
 2. Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow - classified goods and services
- through preventive measures and corrective measures in relation to: the proper licensing and regulation of practitioners, educators, promoters and related professionals, including the trademark source identifier Professional BlockChaineer P. BCr.™/® designated professionals. Quality is maintained through rigorous adherence to MQCC™ and National and International Standards; vigorous, objective oversight and enforcement; correct and proper promotion and knowledge-sharing with a focus on reduction, correction and prevention of disinformation; through the Board's intellectual property licensing and regulatory functions.
- visit www.ibccbi.org to learn more.

IOC-MQCC™ *Father of BlockChain*™ virtual museum and *BlockChain Hall of Fame*™ Trademark Brand of Services

The *Father of BlockChain*™ virtual museum and the BlockChain Hall of Fame™ trademark brand is a source identifier to help global consumers identify and distinguish the source of MQCC Services from those of others. *Father of BlockChain*™ virtual museum may be found at www.mqcc.org. Both the *Father of BlockChain*™ virtual museum and the BlockChain Hall of Fame™ Trademark Brand of Services include:

- Education
- Training
- Entertainment (Conferences / Events / Museums)

Including:

- Education services, namely, one-on-one mentoring in the field of **conformity science (including at least three (3) subordinate or applied, abstracted concept systems; (A) the subordinate, abstracted concept system represented (or expressed) by the designated terminological phrase: "Bungay Unification of Quantum Processes Algorithm" also represented as the "Principles of 'BlockChain'" or the simplified compound term: "BlockChain" - and the application thereof - on a pan-industry, pan-functional basis; and including (B) the applied, abstracted concept system represented (or expressed) by the designated terminological phrase: digital and non-digital, non-bank, non-institutional, non-syndicated, non-regulated or regulatory exempt, free trading securities and related financial instruments also known as Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow securities and related financial instruments (because of how they are packaged, transmitted and classified) unsecured by collateral or secured by real estate collateral or secured by**

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non-real-estate collateral (a class of "securities token"); and including (C) the subordinate, abstracted concept system represented (or expressed) by the designated compound term: "utility token").

- **systems-level artificial intelligence (SL-AI); conformity science (including at least five (5) subordinate or applied, abstracted concept systems; (A) the subordinate, abstracted concept system represented (or expressed) by the designated terminological phrase: "Bungay Unification of Quantum Processes Algorithm" also represented as the "Principles of 'BlockChain'" or the simplified compound term: "BlockChain" - and the application thereof - on a pan-industry, pan-functional basis; and including (B) the applied, abstracted concept system represented (or expressed) by the designated terminological phrase: digital and non-digital, non-bank, non-institutional, non-syndicated, non-regulated or regulatory exempt, free trading securities and related financial instruments also known as Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow securities and related financial instruments (because of how they are packaged, transmitted and classified) unsecured by collateral or secured by real estate collateral or secured by non-real-estate collateral (a class of "securities token"); and including (C) the subordinate, abstracted concept system represented (or expressed) by the designated compound term: "utility token"; and including (D) regulatory integrated 'know your client' applications; and including (E) regulatory-integrated, anti-money laundering applications)**
- Standardized Testing
- Publication of Text Books
- Organizing exhibitions for conformity science (including at least three (3) subordinate or applied, abstracted concept systems; (A) the subordinate, abstracted concept system represented (or expressed) by the designated terminological phrase: "Bungay Unification of Quantum Processes Algorithm" also represented as the "Principles of 'BlockChain'" or the simplified compound term: "BlockChain" - and the application thereof - on a pan-industry, pan-functional basis; and including (B) the applied, abstracted concept system represented (or expressed) by the designated terminological phrase: digital and non-digital, non-bank, non-institutional, non-syndicated, non-regulated or regulatory exempt, free trading securities and related financial instruments also known as Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow securities and related financial instruments (because of how they are packaged, transmitted and classified) unsecured by collateral or secured by real estate collateral or secured by non-real-estate collateral (a class of "securities token"); and including (C) the subordinate, abstracted concept system represented (or expressed) by the designated compound term: "utility token").
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- Publishing e-books in the field of conformity science (including at least three (3) subordinate or applied, abstracted concept systems; (A) the subordinate, abstracted concept system represented (or expressed) by the designated terminological phrase: "Bungay Unification of Quantum Processes Algorithm" also represented as the "Principles of 'BlockChain'" or the simplified compound term: "BlockChain" - and the application thereof - on a pan-industry, pan-functional basis; and including (B) the applied, abstracted concept system represented (or expressed) by the designated terminological phrase: digital and non-digital, non-bank, non-institutional, non-syndicated, non-regulated or regulatory exempt, free trading securities and related financial instruments also known as Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow securities and related financial instruments (because of how they are packaged, transmitted and classified) unsecured by collateral or secured by real estate collateral or secured by non-real-estate collateral (a class of "securities token"); and including (C) the subordinate, abstracted concept system represented (or expressed) by the designated compound term: "utility token"; and including (D) regulatory integrated 'know your client' applications; and including (E) regulatory-integrated, anti-money laundering applications)

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instruments (because of how they are packaged, transmitted and classified) unsecured by collateral or secured by real estate collateral or secured by non-real-estate collateral (a class of "securities token"); and including (C) the subordinate, abstracted concept system represented (or expressed) by the designated compound term: "utility token").

- **systems-level artificial intelligence (SL-AI); conformity science (including at least five (5) subordinate or applied, abstracted concept systems; (A) the subordinate, abstracted concept system represented (or expressed) by the designated terminological phrase: "Bungay Unification of Quantum Processes Algorithm" also represented as the "Principles of 'BlockChain'" or the simplified compound term: "BlockChain" - and the application thereof - on a pan-industry, pan-functional basis; and including (B) the applied, abstracted concept system represented (or expressed) by the designated terminological phrase: digital and non-digital, non-bank, non-institutional, non-syndicated, non-regulated or regulatory exempt, free trading securities and related financial instruments also known as Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow securities and related financial instruments (because of how they are packaged, transmitted and classified) unsecured by collateral or secured by real estate collateral or secured by non-real-estate collateral (a class of "securities token"); and including (C) the subordinate, abstracted concept system represented (or expressed) by the designated compound term: "utility token"; and including (D) regulatory integrated 'know your client' applications; and including (E) regulatory-integrated, anti-money laundering applications)**
- Running of Museums

For a detailed list of service, email info@mqcc.org.

International Commission on BlockChain Standards (ICBC-S™)

If your organization interacts with the general public and your organization is a regulated entity (or exists in a regulated system) and your organization has implemented - or seeks to implement - BlockChain technology, make sure your BlockChain can measure up to the rigorous IOC™ MQCC™ standards for BlockChain. Standards built from the knowledge gained by MQCC™ after years of operating the world's first functional application of BlockChain-in-finance, designed to effect certifiable levels of statutory, regulatory and process conformity in order to give at-a-glance levels of confidence to regulators, regulatees, management, investors and customers.

The MQCC™ BlockChain-based system and related technology was developed pre-2005 and its core system (MQCC CBQMS Core™) is continuously registered to International Standards and the National Standards of 119 countries for Quality Management Systems, since May 9, 2008.

IOC is the global steward of matters related to:
International BlockChain Conformity Management Standard (BCCMS™)

- International BlockChain Conformity Standard (BCCS™) (does an existing BlockChain measure up to the requirements of

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- International Conformity BlockChain Standard (CBCS™) (what constitutes a BlockChain that ensures organization, systems or process conformity?)
- International Certified BlockChain Conformity Management System (CBCCMS™) (Overarching (universal) system of sub-system (quantum) control of complex or critical organizations or their component processes.)
- International Certified BlockChain Quality Management System (CBCQMS™)
- International MQCC Unified BlockChain Implementation Standard (UBCIS™)
- The MQCC™ Standards
- Pioneer Class™ BlockChain Related Systems, Technology, Services and Products.
- MQCC Certified BlockChain Quality Management System (CBCQMS™) Standards for Quality Management Systems
- Private, public and hybrid standards designed to effect conformity in the public sector (government), private sector (commerce and trade) & non-government organizations (NGO, INGO)
- Some of the originating research of Mr. Anoop Bungay and his pioneering work on the research, discovery, development, application, commercialization and National and International Standardization of the "principles of BlockChain"; including some intellectual property.
- As explained at www.mqcc.org; developer of the world's first, commercialized, National and International consensus standards-based, globally trusted (by upto 119 or more countries) MQCC Worthy-of-Your-Trust™ " BlockChain (BC) Certificate of Origin (COO); related wordmark trademark imprint: BCCOO™ (www.bccoo.org); www.bccoo.org); BCCO2™ (www.bcco2.com); BITCERT™ (www.bitcert.co) and underlying standards (Rules of Origin (ROO)) for electronic (digital) and non-electronic, Certificates of Origin (COO), Declaration of Origin (DOO) ; and visual (design/imprint) trademarks and sound trademarks.

IOC MQCC Standards™: THE GLOBAL STANDARD FOR BLOCKCHAIN™

To learn more about conformity.org, details about it's mission, vision, values; sub-organizations - including the Accreditation Authority™ - or any other information, please email conformity@mqcc.org.

International Commission on BlockChain Instruction (ICBC-I™)

Including:

- MQCC-IOC ICBC-S-K-001 Knowledge-Class (K) Standards

Email info@conformity.org to learn more.

International Commission on the History of BlockChain (ICHBC™)

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IOC™ MEMBER ACCESS

- Conferences
- Proceedings
- Awards
- Technical Committee

1. Technical Committee Membership Requirements
2. Technical Paper Review Process

[Click here, IOC Members](#)

IOC™ Journal

International Journal of Conformity Science™ (IJCS™)

Visit at ijcs.mqcc.org

FAQ

1 - is conformity the same as compliance? No, it is beyond compliance; think of conformity is "validated compliance". Visit "www.bitmortgage.org to learn more".

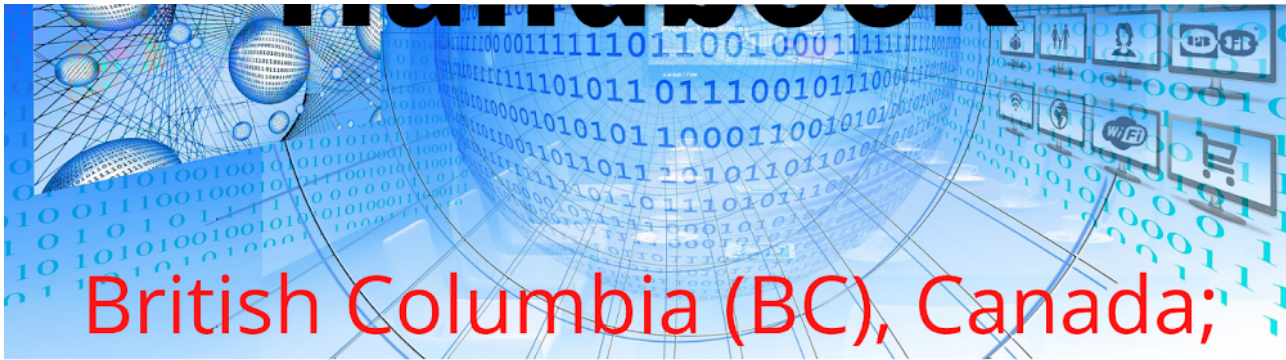
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Legislator, Regulator & CEO



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British Columbia (BC), Canada; Finance Sector Edition

Spring 2020

Over 20 years of answers that every national & international **Legislator, Regulator, CEO, Policy Maker** or **Standard Setter**, needs to know in order to functionally prevent and correct nonconformity; and maintain conformity in an increasing *rules-based, transparent, traceable, verifiable, record immutable, non-fact-non-repudiable:* BlockChained Universe™

2001-2020 and Onward

A. K. (Anoop) Bungay



A **World BlockChain Day™** Text Series

www.conformity.org



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Safety through Certified Levels of Quality

International Concordance & Standards Development Organizations

Systems Certification to International Quality Management Standards

"This product or applicable management system *complies* with ANSI ISO 9001:2015 standard, with CAN/CSA-ISO 9001:16 standard, with AS/NZS ISO 9001:2016 and is *certified* to ISO 9001:2015 standard." Including high-quality international standards and guidance from other standard-setting boards.



Standards Council of Canada
Conseil canadien des normes

Systems Certification to the International Certified BlockChain Quality Management System (CBQMS™) Conformity Standards developed by MQCC.

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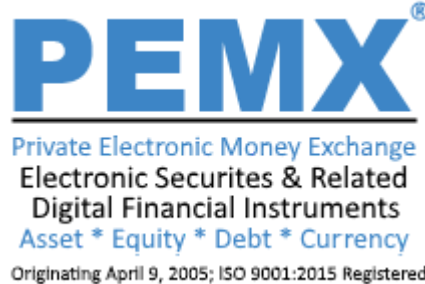


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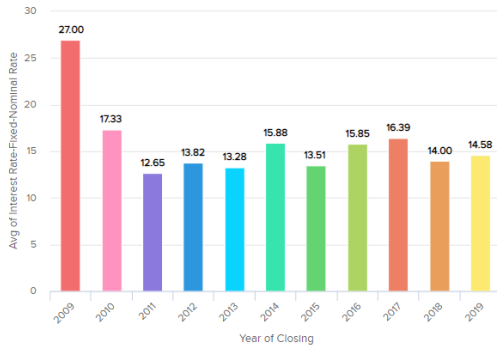


Chart is based upon an average of all transactions funded in the given year across all mortgage priorities (first, second, third, fourth fifth or higher) and all Loan-to-Value levels each year may have different numbers of closings.

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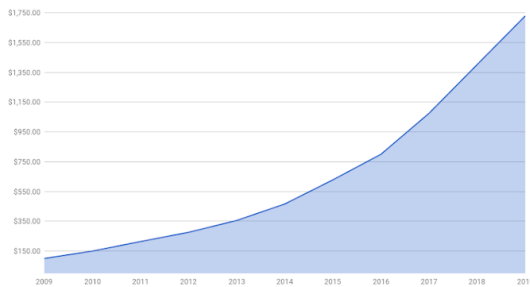
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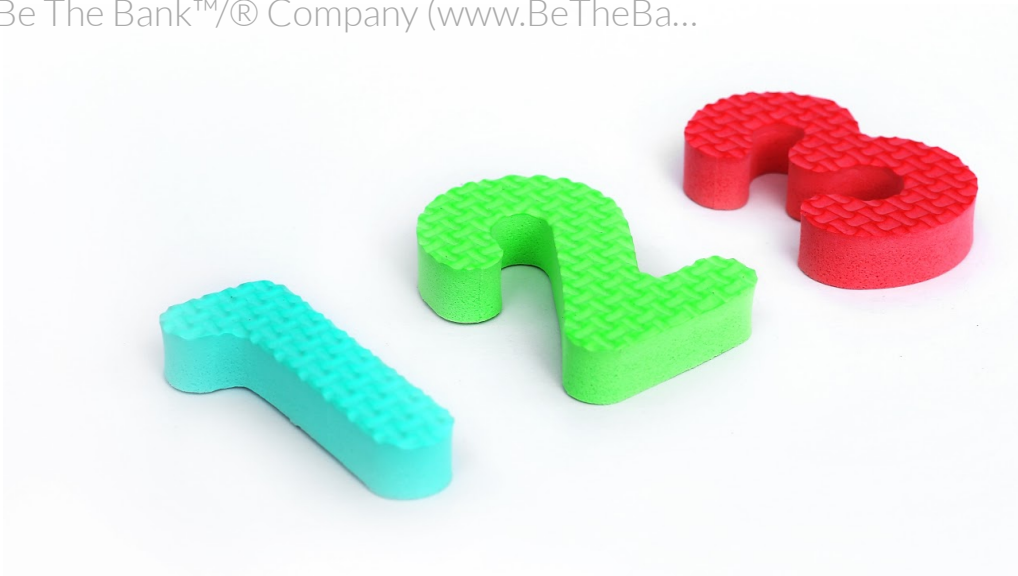
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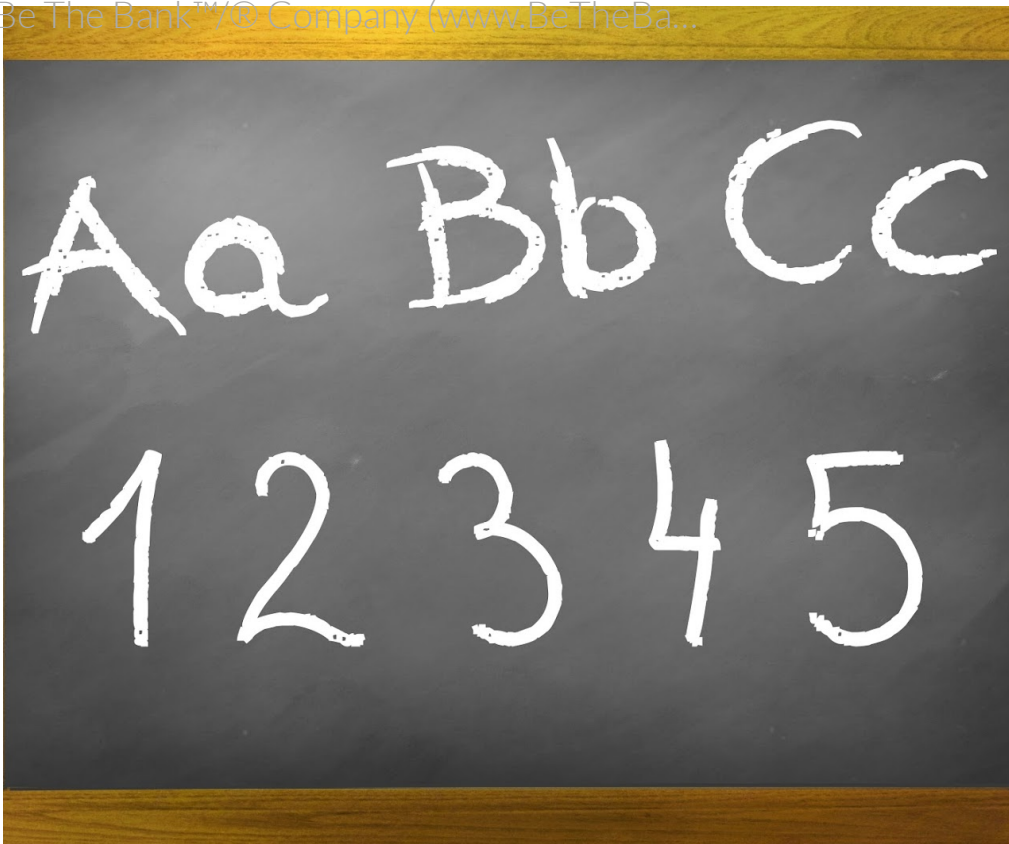


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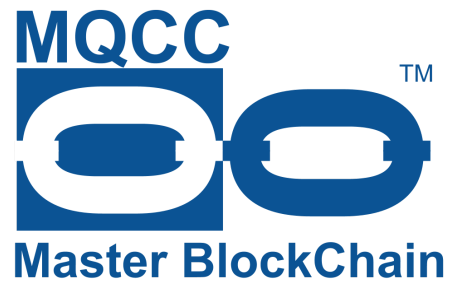
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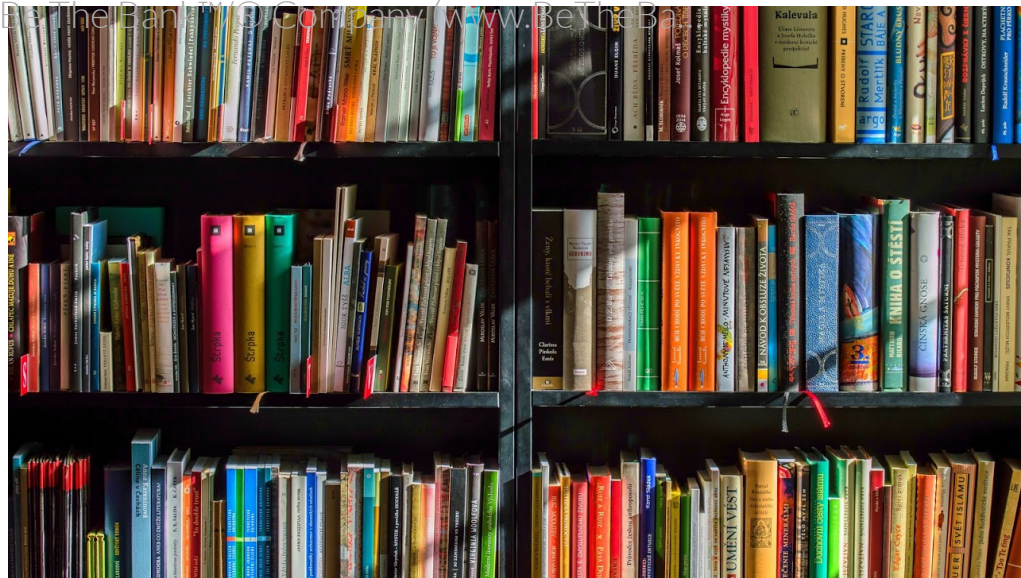
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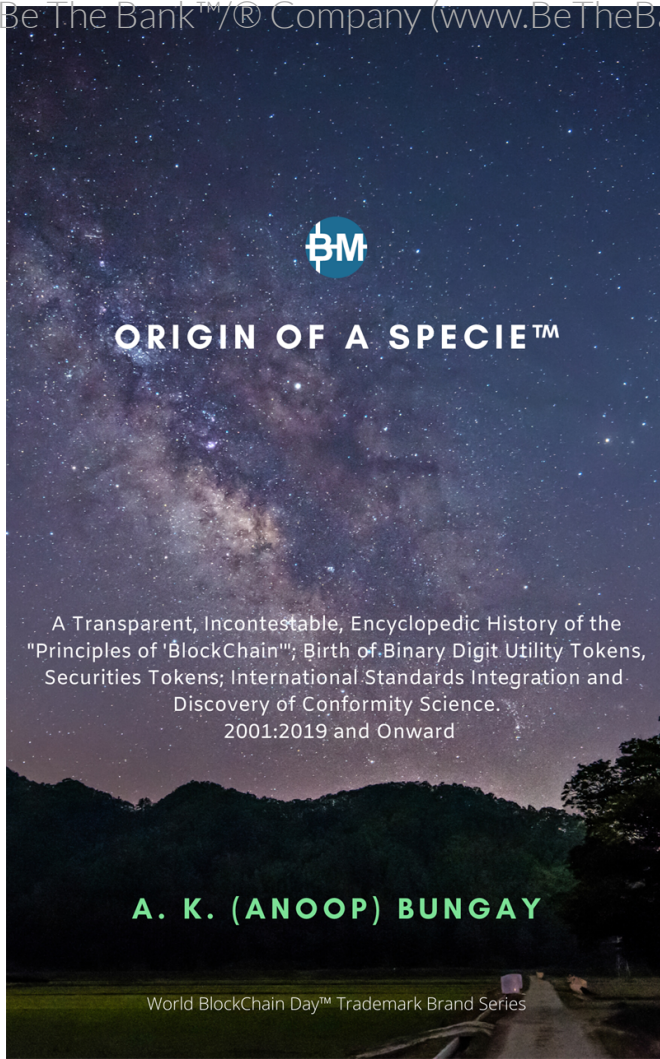
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International Journal of Conformity Science™ IJCS™

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Founding Editor (2019): A. K. (Anoop) Bungay

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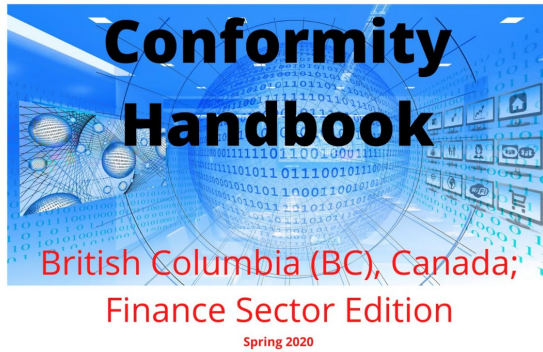
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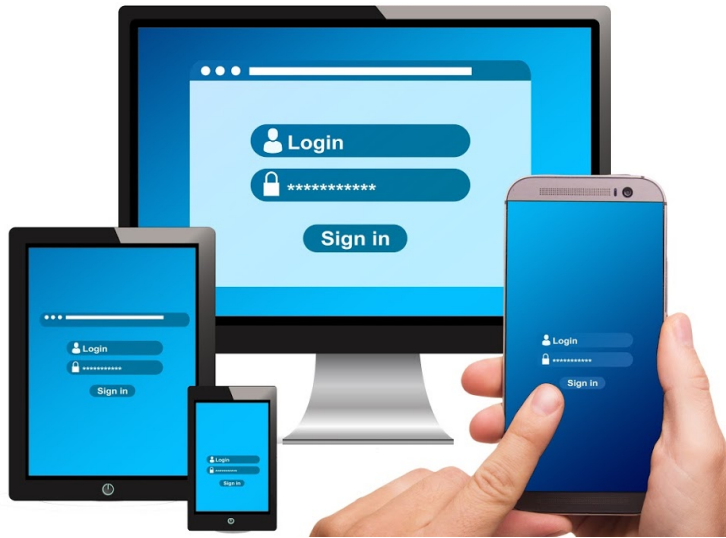


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Systems, Technology, Services & Products (Goods)

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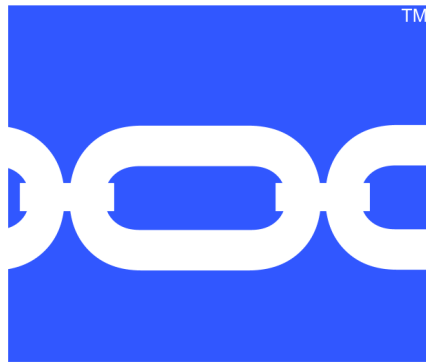
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enabling the trade of Bank and Non-Bank, Non-Institutional, Non-Syndicated, Non-Regulated or Regulatory Exempt, Free Trading private equity, finance sector: systems, technology, services and products (goods); for

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a global, Bank-Standard, **Systems-Network** built from the ground-up through 'correct and proper' application of the seminal, "Principles of 'BlockChain'"; in order to create and maintain consensus-standards-based:

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UNITED NATIONS

United Nations UN



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WIPO™



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Read about MQCC™ and relationship with UN,
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How the April 9, 2005 - World's First - Commercial Application of the "Principles of 'BlockChain'"



Was Influenced by Secretaries- & Directors-General of



Organizations from 2001 to 2005

And in 2020, How Member Nations of UNGA, OECD™, WIPO™ and WTO™ Will Improve Trust, Accountability, Efficiency and Reduce Waste (Money Laundering, Corruption, Tax Evasion, Fraud, Incompetence, Errors and Omissions) within their Government, Governance, Regulatory and Other Institutions in Accordance with Some or All UNGA, OECD™, WIPO™ and WTO™ Organization Mission, Vision, Values, Mandates, Standards or Guidelines

A. K. (Anoop) Bungay



A World BlockChain Day™/® Text Series
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Simon Fraser University, Downtown Campus, Vancouver, British Columbia, Canada

07-Dec-2009





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for

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The Government, Industry, Commerce, Academia; Consumer, Corporate & Professional Education Division of MQCC™ Money Quality Conformity Control Organization, incorporated as MortgageQuote Canada Corp. (www.mqcc.org); **The World's First and Most Trusted "BlockChain" & "Crypto" Company.**

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PEMX®: The *Safer, Better and More Efficient* Private Equity Mortgage Exchange; Private Electronic Money Exchange; Private Electronic Mortgage Exchange and related token based financial securities exchange - **recognized by international standard-setting bodies; regulators, legislators and legal professionals as the **world's first cryptofinancial exchange and world's first cryptofinancial exchange registered to ISO 9001:2000; ISO 9001:2008 and ISO 9001:2015 continuously since May 9, 2008***; trading in the **BITMORTGAGE®** trademark registered brand of real-estate secured non-bank, non-institutional, non-syndicated, non-regulated or regulatory exempt, free trading securities and related financial instruments; also known as Peer-to-Peer (P2P)/Private/Crypto/Secret/Shadow securities and related financial instruments.**

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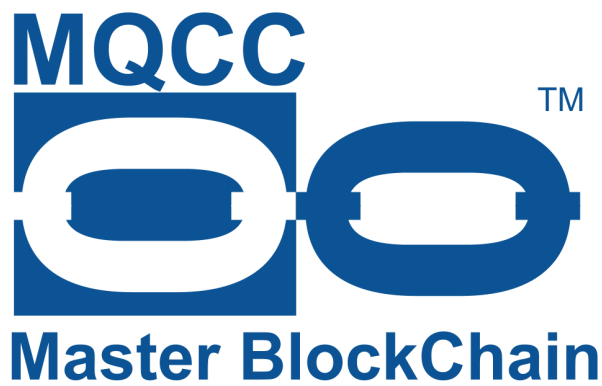


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Designed to assure utmost levels of Quality, Command and Control (QCC™) of your digital and non-digital world.

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MQCC MasterBlockChain™ Meta-Token Utility

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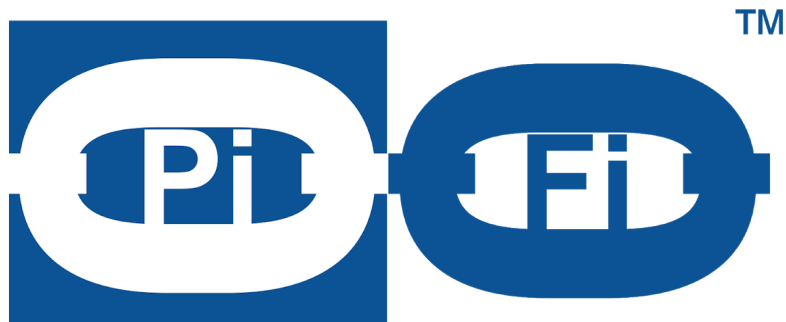


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Michelangelo.pro™ is a Canada-based institutional and equity Peer-to-Peer (P2P) mortgage and loan process platform

Michelangelo.pro™ facilitates business between mortgage borrowers, originators and mortgage investor-lenders; in an environment that is certified compliant to the National Quality Management Standard of 119 countries, namely, ISO 9001:2015; to ensure safeguards including statutory, regulatory and process compliance to requirements of the jurisdictions in which it operates.

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Global Root (GROOT™) BlockChains**

**System-Network Assignment, Addressing &
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for military-grade, defense-standard, National and International Standards-
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2. Internet Interface BlockChain NodeName™ (IIBCNN™) addressing; and
other
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HLMP™ Higher-Level, Meta Programming

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World Conformity Day™

QMSS™ Quality Management Subordinate System

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Total Organization (operations, goods and methods) Quality (TOQ™)

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Zero One™

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KYC2™ Know Your Client-Know Your Company

THE GLOBAL STANDARD FOR BLOCKCHAIN®

Global KYC BlockChain Vault™

MQCC Suite™

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UNIQML™ Unification of Quantum Processes

Meta-Language

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International Organization for Conformity IOC™

T2B™

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UQCC™ Unified Quality, Command and Control

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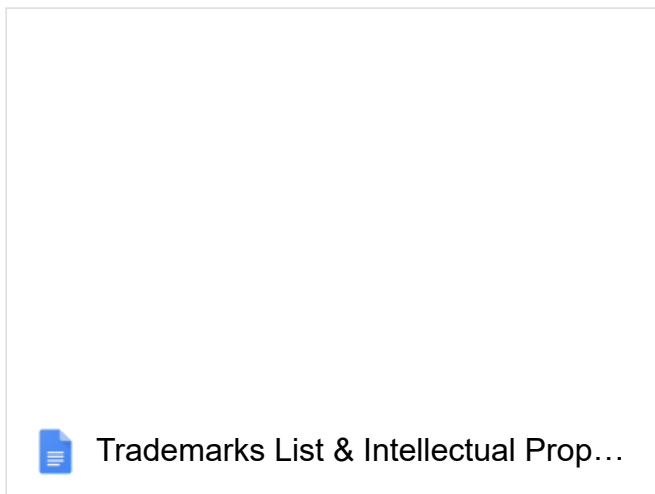
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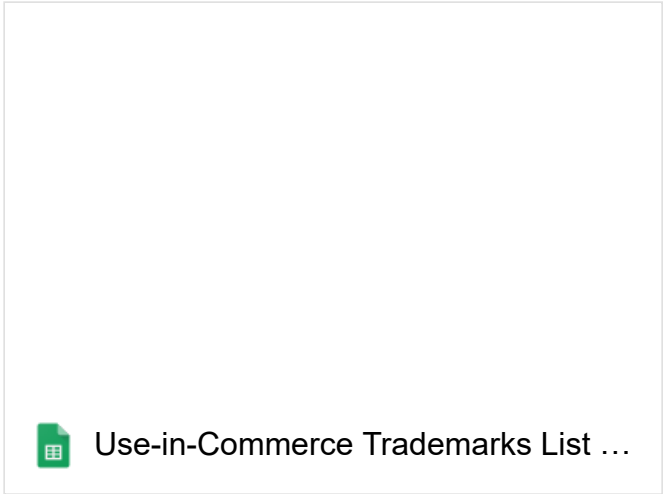
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- Section J (Information and communication)
- Section K (Financial and insurance activities)
 - Class 6492 > credit granting; money





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lending outside the banking system

- **Class 6619 > activities auxiliary to financial service activities; activities of mortgage advisers and brokers**

- Section M (Professional, scientific and technical activities) This section includes specialized professional, scientific and technical activities. These activities require a high degree of training, and make specialized knowledge and skills available to users
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- Section P (Education)
- Section S (Other service activities)

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- non-regulated activity
- regulatory exempt activity
- free trading activity

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