Initiative Title: Protection from Fiat Debt for Natural Persons

Be it Enacted by the People of the State of Colorado:

SECTION 2. In the constitution of the state of Colorado, ADD NEW Section 34. Protection from Fiat Debt.

SECTION 34. PROTECTION FROM FIAT DEBT. NO DEBT SHALL BE ENFORCED IN ANY COURT WITHOUT EVIDENCE OF EQUITABLE INTEREST, EQUITABLE SECURITY, EXTENSION OF CREDIT TO BORROWER, EXTENSION OF ASSET TO BORROWER, OR CONTRACTED SERVICES PROVIDED BY LENDER; NO NATURAL PERSON SHALL BE DENIED ACCESS TO THEIR CREDIT WHEN IT IS BEING USED AS SECURITY FOR A LOAN; ENFORCEMENT OF ANY DEBT ON A NATURAL PERSON WHEN THE LENDER PROVIDES NO SECURITY, CONSIDERATION, OR VALUE IS EQUIVALENT TO TREASON; ANY STATUTE ENFORCING FIAT DEBTS WITHOUT EVIDENCE OF EQUITABLE INTEREST, EQUITABLE SECURITY, EXTENSION OF CREDIT TO BORROWER, EXTENSION OF ASSET TO BORROWER, OR CONTRACTED SERVICES PROVIDED BY LENDER ARE VOID.

SECTION 3. In Colorado Revised Statutes Title 38, AMEND SECTION 38-101. Holder of evidence of debt may elect to foreclose.

38-38-101. Holder of evidence of debt AND SECURITY may elect to foreclose. (1) Documents required. Whenever a holder of an evidence of debt, PROVIDES EVIDENCE OF THEIR EQUITABLE INTEREST OR SECURITY IN THE LOAN, declares a violation of a covenant of a deed of trust and elects to publish all or a portion of the property therein described for sale, the holder or the attorney for the holder shall file the following with the public trustee of the county where the property is located:
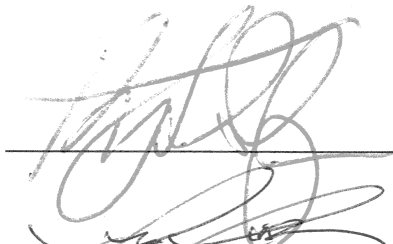
SECTION 4. In Colorado Revised Statutes Title 38, REPEAL SECTION 38-101(2). Foreclosure by qualified holder without original evidence of debt, original or certified copy of deed of trust, or proper indorsement.
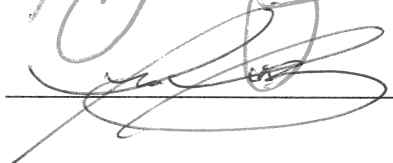
REPEAL (2) Foreclosure by qualified holder without original evidence of debt, original or certified copy of deed of trust, or proper indorsement.
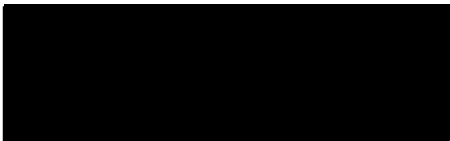
Proposal Representatives

Raymond Surface _____ 1/5/25
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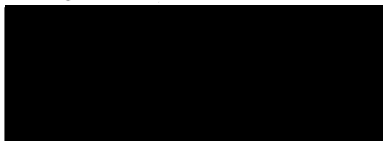
Lindsey Lamb _____ 11/04/25
                                              date

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