During years I have developed two models of cold fusion and in this article these models are combined together. The basic idea of TGD based model of cold is that cold fusion occurs in two steps. First dark nuclei (large $h_{eff}=n\times 1$ mes h\$) with much lower binding energy than ordinary nuclei are formed at magnetic flux tubes possibly carrying monopole flux. These nuclei can leak out the system along magnetic flux tubes. Under some circumstances these dark nuclei can transform to ordinary nuclei and give rise to detectable fusion products.

An essential additional condition is that the dark protons can decay to neutrons rapidly enough by exchanges of dark weak bosons effectively massless below atomic length scale. Also beta decays in which dark W boson decays to dark electron and neutrino can be considered. This allows to overcome the Coulomb wall and explains why final state nuclei are stable and the decay to ordinary nuclei does not yield only protons. Thus it seems that this model combined with the TGD variant of Widom-Larsen model could explain nicely the existing data.

In this chapter I will describe the steps leading to the TGD inspired model for cold fusion combining the earlier TGD variant of Widom-Larsen modelwith the model inspired by the TGD inspired model of Pollack's fourth phase of water using as input data findings laser pulse induced cold fusion discovered by Leif Holmlid and from collaborators. I consider briefly also alternative options (models assuming surface plasma polariton and heavy electron). After that I apply TGD inspired model in some cases (Pons-Fleischman effect, bubble fusion, and LeClair effect). The model explains the strange findings about cold fusion - in particular the fact that only stable nuclei are produced - and suggests that also ordinary nuclear reactions might have more fundamental description in terms of similar model.