

Letter to Class Action Law Case Counsel

Class Action Law Case Counsel,

I recently did not receive any communication about the student loans or anything involving them. Nothing was presented to me for considering to work out the student loans or as an opportunity for the student loans to be settled and worked out mutually. No activities or events were told to me as far as for working out the student loans defenses or my student loans specifically, and there were no discussions with me or questions that I was asked about resolving the student loans issue, which includes years of time, student loans defenses, and law cases, such as the class action law case, Sweet v. DeVos / Cardona, (No. 19-cv-3674, N.D. Cal.).

As I communicated to you here previously, I sent a reply letter to the University of Phoenix, following a university voicemail and email seeking people to go back to the doctoral program. I included in my reply letter that the university can communicate back to me if wanting to attempt to work anything out, or the university can communicate to counsel or the court. I did not receive any such communication, so if you the counsel did or if you find out the court did, please review everything and let me know about it. If you did not receive any such communication, there is still no such communication, and obviously, nothing worked out. I would let you know immediately if there is anything additional ongoing, and if you do not hear from me of anything additional, there is nothing additional.

I did not receive any communication from the U.S. Department of Education (USDOE), either. I did not send anything more to the USDOE. The last status left with the USDOE is that my student loans are in a category of reconsideration for the student loans discharge, where they have been through the past two years since 2020. The USDOE remains well informed because my student loans defense has been there since 2017, my request for reconsideration has been there since 2020, and my document, "Written Objections or Comments to the Court," has been there since in 2020. My provided information includes the fact that my material was in the White House through those years of 2017 to 2021, which shows the importance and relevancy levels that the USDOE knows or should know.

My Federal student loans have to be discharged because of the improprieties on the parts of the university and USDOE, in addition to the United States being vicariously liable. Side or relevant issues are that (1) I have to receive a **Student Loans Relinquishment Honor**, and (2) I have to be issued and receive my doctorate in business (and my post-doctorate). (3) My professional position on U.S. Chief Executive Director levels has to be honored and rewarded. (4) My more than 30-year career with and concerning the United States has to be recognized and honored. (5)

My authority, expertise, and status have to be acknowledged and respected mutually and pleasing to me, and (6) everything has to be gotten up to date.

I just wanted to communicate that nothing more happened yet, and nothing has yet been worked out with me by the parties involved, such as the university, the U.S. Department of Education, or the United States. Being there is this described situation involving the student loan defenses, remember that just sending all the student loan defenses back to the U.S. Department of Education to decide on is absolutely inappropriate and is definitely nothing to settle for legitimately. You here as counsel may still receive offers and opportunities from parties involved, such as the university, the USDOE, or the United States, and if so, please review and accordingly present any such information, and if not receiving any such offer or opportunity, then just proceed without that. I am not sure if you added compensations into the considerations yet for the student loan defense holders, but the compensations area appears appropriate to include, especially with how long this law case has already gone and, most especially, if this law case goes longer, such as into July 2022.

I attached my recent letter to the university - University of Phoenix, and I also included my two video links that I communicated at various times in the past.

Joseph Mallon

Student Loan Defense number: 01400527

From 2012
Testimony
Relevant to Student Loans Defenses

04/28/2012

Era Articulation Joseph Mallon, DBA(c) April 28, 2012 (April to May 2012)

<https://www.facebook.com/joseph.mallonmba/videos/330280290397454>

10/20/2012

October 20th Report on Active Situation and its Continuance

Joseph Mallon, DBA(c) Saturday, October 20, 2012 - Part 2

<https://www.facebook.com/joseph.mallonmba/videos/363826693709480>

Letter for University of Phoenix to have Chance to Issue Doctorate

University of Phoenix Sr. Reenrollment Representative, Kurt Boyd, MS/P,

I received a couple of advertisements directly from the University of Phoenix seeking people, such as me, to go back to the university to finish the doctoral program (see Appendix A). Because there is more involved than only finishing the doctoral program, I am responding appropriately and providing an opportunity to the university, the University of Phoenix. I want for the university to work with me concerning the doctoral program and to finish the doctoral program on the university's part by issuing my doctorate to me and honoring my dissertation in all standard ways fitting the completion of the doctoral program.

I made full good faith effort with this university since 2012 and continued all the way through to in 2018. At that time, the line was drawn. The university will not be catered to or tolerated beyond that point. Too much time caused to be necessary was not fair or right for any party involved. There is much that cannot be made up for after taking up that kind of time, an absolutely unreasonable and unacceptable amount of time, 2012 to 2018.

I made full efforts to work out everything with this university through the years of 2012 to 2018. I said "no more" as of in 2018. I started a student loans defense in 2017. I had materials officially in the White House through those years, and I included information about this university situation and the student loan defenses. I also sent adequate information to the U.S. Department of Education and to the court involved with the Sweet v. DeVos / Cardona, No. 19-cv-3674, N.D. Cal. (2020-2021) law case. I am sending a copy of this letter to you here and to the legal counsel working on the law case.

Another borrower, a man from Pennsylvania, attended the University of Phoenix. He applied for borrower defense in 2017 and has not received any response to his application. The Department of Education has never granted any borrower defense applications from University of Phoenix borrowers, despite the school's long and public track record of wrongdoing. ("Student borrowers file new brief..." 2022)

I would like the university to work on the completion of the doctoral program and to issue my doctorate to me. The aspects on my part have to be included, though, Adequate mutuality is necessary, appropriate presentations and communication have to be made to me, and I have to be adequately pleased and honored. I have already gone through, and my materials held up through, the years of 2012 to in 2018.

No one had that kind of time, and if you did not know that other parties involved did not have that kind of time, you could have and should have asked. Also in the first place, though, you (or the university or its faculty) should not be causing that kind of time to be involved. Everything on the part of the university is unacceptable after 2018, and the university has to deal with these matters involved, and no other matters and from no other angles when it comes to anything involved here as of 2018.

I went through the entire doctoral program and did well, including with my dissertation. I submitted my dissertation to be fully completed on the part of the university in March 2012. I was supposed to receive my dissertation back within a few weeks so that if anything additional truly had to be done, it could be done within appropriate time following. I ended up not receiving my dissertation back until in September 2012, and the occurrence was only a negative push that caused further delay. I should have been apologized to at that point and told that my dissertation would be sent back to be completed correctly.

The university did not go the positive way of apologizing, although truly should have, and I saw right away what was going on here. I then continued as best as possible in the circumstances, and I continued making my good faith efforts and with my good intent. I worked further on my dissertation and had everything done before the end of the year. No one was to be found at that time of the holiday season of 2012, but I had continued working straight-through since September 2012.

In the beginning of 2013, I was at a point where I thought I would just provide the dissertation committee members with my redone dissertation and had no indication of anything else, when instead, each of the dissertation committee members dropped out. First of all, these dissertation committee members should have been working constructively on this dissertation since March 2012 and then again since September 2012 through to December 2012. With this less than mutual university practice, the dissertation committee members are caused to spend more than two years working on a doctoral student's or candidate's dissertation. With not many people wanting to spend more than two years working on a dissertation, dissertation committee members drop out, leaving the dissertation author in a difficult situation that has to be straightened out, to complete and finish the dissertation and doctoral program. These original dissertation committee members never got back on track with my dissertation since March 2012 and, additionally, they did not see my next edition of that same above-passing quality dissertation.

In 2013, I was caused to seek additional dissertation committee members. The situation ended up continuing to be delayed and without any real usefulness. This situation was not fair to anyone, myself or the new dissertation committee members. Because this time of the doctoral program was entirely unfair, I specify my real completion date of the doctoral program as 2012. I say December 31, 2012 to cover the year. A date such as before the 2012 holiday season could be used or a March 31st, 2012 date can be used because that was when I had the doctoral program fully completed and my final dissertation submitted.

I went on through the next years to continue doing additional work in every direction and including here with this university. This university constantly caused further delays through the next years of 2013 to 2018. I did more work on my dissertation, but also, because I already had my first required dissertation for the doctoral program, I considered all continuing work since 2012 to be post-doctoral work. All further work on my dissertation was working further with my dissertation to complete a post-doctoral edition of my dissertation. I completed this post-doctoral dissertation and program before the end of July 2019. I usually just express the post-doctoral program completion date as July 2019.

I know the university does not currently have a post-doctoral program. The university also does not have the material from the doctoral program completed yet, and everything could not wait for or be subject to the university not successfully completing its job within a reasonable time. I just kept working appropriately and reached a post-doctoral program completion point. Being that I did all this post-doctoral program work involved and was perfectly aware of the situation, I could determine what to do and then took the appropriate actions the circumstances justified. I completed my post-doctoral dissertation and program all by myself and continued with my good faith efforts, merits, and successes to have the post-doctoral program and dissertation worked with appropriately and honored on right levels.

In other words, to deal with me here concerning the doctoral program, the work I already did has to be honored and including with my doctorate being issued to me from 2012. A post-doctoral program would have to be worked with and worked out. The professional levels with status, rank, authority, knowledge, expertise, and merits have to be honored and active with secured roles and levels. My doctorate I earned in 2012 has to be issued to me. My post-doctoral work done since 2012 to 2019 has to be caught up with and honored on its appropriate levels.

I am not sure about more yet. The basics are that I have to receive the doctorate I earned in 2012, and there has been a far more than reasonable amount of time involved. Further has to be gone to see about the remaining active student loans law cases, such as “Sweet v. DeVos / Cardona” (2020-2021). I am not sure yet about additional law cases if ever I am being worked with directly on honorable levels concerning such law cases. This university, the University of Phoenix, was involved with issuing my doctorate to me so has to issue my doctorate to me and include adequately dealing with the aspects involved.

The “Sweet v. DeVos / Cardona” (2020-2021) class action law case has to be completed. All relevant from the case has to be worked with appropriately. Anything relevant but not included or not fully included with the class action law case still has to be worked with and completed successfully, whether by further law cases or other types of work done in any appropriate way (“Student borrowers...,” 2020; “Project urges secretary...,” 2021; Berman, 2021c; Dickler & Nova, 2022). Everything cannot and will not be done all at once, and significant difficulty exists with including everything within the bounds of the completions of one law case, even a class action law case, so some open-endedness will continue following the precedent set.

None of my formal expressions can be negated or lessened in any way. My federal student loans have to be discharged within the bounds of the student loans defenses made and worked on through the past years. Myself receiving a *Student Loans Relinquishment Honor* is not exclusively based on anything or everything involving this university and is something to be worked out separately. The university has to recognize and respect the fact that my official material involving this university and the student loans went beyond, and included, the bounds of this university. Since 2017, my official material, with student loan defenses included, was presented to and remained present with the White House and the U.S. Department of Education, and also since 2020, with the U.S. District Court for the Northern District of California. The university has to recognize and respect the official capacity involved with me.

What would you do to actually deal with this area? I do not mean how you would lessen this area, or any aspect involved, in any way, but I mean specifically, what would you do actually dealing with this area without lessening it, or any aspect involved, in any way? What are you going to do, if anything? What do you actually want to do, and what would you present to me for my consideration and reply of acceptance or not? You can put something together and present it to me, the court, and/or to the class action case counsel.

Joseph Mallon

jmallon@comcast.net

215-279-8580

Transmitted to

<https://predatorystudentlending.org/contact/>

and

enrollment@phoenix.edu

or

kurt.boyd@phoenix.edu

References –

- Berman, J. (2021c). We're going to lose a generation of student-loan borrowers: Pressure mounts to extend payment pause. *MarketWatch*. Retrieved from <https://www.marketwatch.com/story/were-going-to-lose-a-generation-of-student-loan-borrowers-pressure-mounts-to-extend-payment-pause-11624897760>
- Boyd, K. (2022). Re-enrollment. *University of Phoenix Email Ad Message Received*. Retrieved from *University of Phoenix – Enrollment*, <enrollment@phoenix.edu> 5/27/2022 4:44 PM to personal email, 05/27/2022
- Dickler, J. & Nova, A. (2022). This is how student loan debt became a \$1.7 trillion crisis. *CNBC, Personal Finance*. Retrieved from https://www.cnbc.com/2022/05/06/this-is-how-student-loan-debt-became-a-1point7-trillion-crisis.html?__source=xfinity%7Cheadline&par=xfinity
- “Project urges secretary...” (2021). Project urges secretary Cardona to cancel debts of for-profit college students immediately. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/project-urges-secretary-cardona-to-cancel-debts-of-for-profit-college-students-immediately-press-release/>
- “Student borrowers...” (2020). Student borrowers to judge: Department of Education can't be trusted to process borrower defense claims fairly. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/student-borrowers-to-judge-department-of-education-cant-be-trusted-to-process-borrower-defense-claims-fairly-press-release/>
- “Student borrowers file new brief...” (2022). Student borrowers file new brief in lawsuit regarding borrower defense delays and backlog. *The Project on Predatory Student Lending / Press Release*. Retrieved from <https://predatorystudentlending.org/news/press-releases/student-borrowers-file-new-brief-in-lawsuit-regarding-borrower-defense-delays-and-backlog-press-release/>
- “Sweet v. DeVos / Cardona” (2020-2021). Sweet v. DeVos / Cardona, No. 19-cv-3674, N.D. Cal. *United States District Court for the Northern District of California*. Retrieved from <https://predatorystudentlending.org/news/paged-2/2/>

Appendix A: Email Message Received
from the University of Phoenix on 05-27-2022,
In Addition to a Voice Mail Message

Hello ,

I received your information that you are interested in completing your program. Since your student file is in a ReEnrollment status, I will be working with you to discuss your options for returning, as well as assist with necessary paperwork.

Please give me a call back at your earliest convenience to discuss our options moving forward.

Thank you and I look forward to working with you!

Regards,

Kurt Boyd, MS/P

Sr. ReEnrollment Representative

University of Phoenix

4025 S Riverpoint Parkway | Phoenix, AZ 85040

T. 602-387-7630 | kurt.boyd@phoenix.edu
phoenix.edu

If you do not wish to receive marketing information from University of Phoenix at this email address, [unsubscribe here](#)

“This message is intended only for the use of the addressee(s) and may contain information that is PRIVILEGED and CONFIDENTIAL. If you are not the intended recipient(s), you are hereby notified that any dissemination of this communication is strictly prohibited. If you have received this communication in error, please erase all copies of the message and its attachments and notify the sender immediately.”

5/27/2022 4:44 PM