

Written Objections or Comments to the Court

United States District Court

Northern District of California

Sweet v. DeVos, No. 19-cv-3674 (N.D. Cal.)

By: Joseph Mallon

Student Loans Borrower Defense # 01400527

Dated: July 3, 2020

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Written Objections or Comments to the Court

I am communicating here to express some of what I have to say about the settlement (Sweet v. DeVos, No. 19-cv-3674, N.D. Cal.). I was not opposed to the settlement, and I thought that the settlement was another step forward for the student loans situation, but all evidence and legal arguments present through the past three years cannot be let to be merely denied hastily by the U.S. Department of Education. The U.S. Department of Education did, in fact, hastily deny all evidence and legal arguments present through the past three years and whimsically rejected student loan defenses such as mine, which means that the settlement has to be emphatically opposed. Anything the U.S. Department of Education did in bad faith (with non-mutual intent) prior to the confirmation of the settlement should be fully nullified, and back to considering a settlement should be required. I did not originally think that the settlement was all-inclusive to settle everything involved with the student loans or that the settlement included everything involved with the student loans situation of the times or continuing. I do not want the settlement to lessen, negate, or exclude anything additional involved, such as any aspect of material I have had at the White House during the past four years before I have been dealt with. The settlement was another win for the student loans to be worked out in the interests of people who formally complained about the student loans situation, but the settlement cannot be left corrupted and, also, has to not lessen, negate, or exclude anything else involved.

Additional Areas to Include and Settle

The settlement legal proceedings would have been nice if everything involved was included and worked out, but that was not what happened and was not the situation. I communicated in a way that I could, but I could not and did not get connected with to an

effectual or inclusive degree (see Exhibit A - Letters to Harvard Law School Associates).

While I would not and could not just dwell on that and I favor a non-corrupted and mutual settlement as supportive of the student loans situation, the areas I had simultaneously active and attempted to have more included, still have to also be settled.

Student Loans Defense and Director Reports at the White House

Through the past more than three years, I had my student loans defense application in because of excessive and careless wrongdoing on the part of a university. At the same time through the past more than three years, I had professional position materials in the personnel department at the White House. In the elaborative materials applying for, earning, and advancing the executive director position, I consistently addressed the student loans situation during the more than three years. I still have been making my reports at least once a month and have still kept adequately addressing the student loans situation. Because of the relevancy and importance, I have a few of my reports attached (see attached Director Reports, Exhibits B-E).

After two years, which was in July 2019, I made a claim and an offer. My claim was for my professional position of United States government executive director to be regarded and worked out and for my salary to be paid to me. The offer was for \$100,000 of my student loans to be paid and the rest to be set to be discharged as a *Student Loans Relinquishment Honor*. At this point of a year later, (1) my claim and offer can be honored, (2) my student loans of now approximately \$260,000 can be fully paid off with my salary the United States government owes me in the amount of now approximately \$270,000; or (3) we can forget about the whole thing and not regard anything and including my approximately \$260,000 student loans or any of the other couple trillion dollars of student

loans either. The Trump administration U.S. Department of Education chose option 3, but without wanting to perform its end of the option. Choosing option 3 was not my choice but was the unfounded, hasty, and highly suspicious choice of the U.S. Department of Education that ties in the Trump administration, the White House, and the U.S. government. I want the matters involved with the student loans dealt with and have waited and worked diligently through the past more than 3 years while making full good faith effort to work out and settle the actively requiring student loans situation.

Another point to include here is that I still want educational credit for the work I did through the past years up to and after earning my doctorate in 2012. I was at the end of a business doctoral program when the university involved continued excessive and careless wrongdoing that was in no way mutual with me or in my best interests. I was at the very end of the doctoral program and ready to graduate and receive my doctorate. I was not at the beginning of the doctoral program and was not in the middle of the doctoral program, and I was at the very end of the doctoral program and ready to graduate. As I did express to the Trump administration through the past more than three years, I still want and have to receive my doctorate from a qualified American school. I additionally would like to receive post-doctoral credit for my educational work beyond 2012 when I earned my doctorate with an excellent dissertation and an A level grade point average (GPA).

Advisories Made of Parties Receiving Relevant Information

At the time, I advised the associates of Harvard Law School that I have had material at the White House through the past three years. I also advised the White House that I released some relevant information to associates of Harvard Law School (see Exhibit A). I continued from there accordingly. I also continue, though, with the insistence, that the

materials from me and the issues involved have to be included and cannot be lessened, negated, or excluded in any way or to any degree.

Conclusion

Please understand that before the settlement was confirmed, the U.S. Department of Education denied student loan defenses that endured through up to three or more years, which makes the settlement impossible to accept and necessary to oppose. In the end of June 2020, I myself had to and did request reconsideration of the student loans defense (see Exhibit F). The U.S. Department of Education could be considered as acting in bad faith toward the parties of the settlement and, thus, corrupting the settlement and not enabling the settlement to confirm. The non-mutual acts of the U.S. Department of Education during the time prior to the settlement being confirmed should be nullified, and the settlement should not be confirmed and should be further negotiated. Please do not confirm the settlement as it is, nullify any non-mutual acts of the U.S. Department of Education, declare the settlement as corrupted and set it for further negotiation, and also, do not lessen, negate, or exclude in any way or to any degree any of my materials I have had at the White House during the past more than three years.

Thank you,

Joseph Mallon

Joseph Mallon, DBA-c, FLMI, FFSI -/

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/

United States Department of Sovereignty, Director

jmallon@comcast.net - 215-279-8580 - Pennsylvania - 07-07-2020

Written Objections or Comments to the Court Delivered to the Following -

1.

Clerk of the Court

United States District Court

Northern District of California

450 Golden Gate Avenue

San Francisco, California 94102

2.

Donald Trump

Office of the President

1600 Pennsylvania Ave NW

Washington, DC 20500

3.

John DeStefano

Presidential Personnel

The White House

Washington, DC 20502

and

ppo@who.eop.gov

4.

Federal Student Aid, An Office of the U.S. Department of Education

830 First Street, NE, Washington, D.C. 20202

5.

BorrowerDefense@ed.gov

with subject line – “Request for Reconsideration [ref:_00Dt0Gyiq._500t0DPdX1:ref]”

and

U.S. Department of Education

P.O. Box 1854

Monticello, KY 42633

6.

Legal Services Center of Harvard Law School

122 Boylston Street

Jamaica Plain, MA 02130

and

<https://predatorystudentlending.org/get-help/>

Exhibit A - Letters to Harvard Law School Associates

March 30th, 2020 Letter to Harvard Law School Associates

Harvard Law School Associates,

Would you like to work with me? I have a lot that is relevant and much that is additional. I had student loans requiring and at issue through the past years, and I also had credentials and potential requiring and at issue through the past years. Once upon a time, I wanted my law credentials (up to an S.J.D. degree) from Harvard Law School, but when I had everything presented, I was left with that big amount the student loans received out of the \$2.2 trillion (zero dollars). No one knew or understood what I was talking about back then, more than a quarter-century ago.

I eventually went back into an educational program to obtain a Master's degree in Business Administration (MBA degree). I always liked a JD/MBA degree, so I thought that because the law work was excessively stagnating as a result of the aforementioned generosity (zero dollars), a good thing for me to do would be to obtain an MBA degree. Accredited online academic programs were peaking in those times, and the University of Phoenix was one of the top ones I had been hearing about and noticing. I went from traditional universities to this online university that said they were fully accredited and the same as any traditional university for an MBA degree. I did not know about other things, such as straying from original purposes, that the university was doing through the following years, and I just did what I thought was supposed to be done and eventually received my MBA degree in October 2006.

I then went into the doctoral program because for many reasons, I had the background, credentials, merits, and potential for the doctoral program. I went through the entire doctoral program and often did very well, and I did very well overall. I then finished the doctoral program with an A level grade point average (GPA), and I had an excellent A quality dissertation, too. That was in 2012. The university then in effect discredited everything that was done previously and caused me to constantly do more and more through the next years to in 2018 instead of graduating and receiving my doctorate in business (Doctor of Business Administration).

I exhausted all possibilities with the university and eventually presented my case for the student loans discharge. At the same time and because I truly did have the extensive background, merits, and potential, I had professional position material with the United States government, too. As of by before the summer of 2017, I had some of my professional material in the personnel department at the White House. Since the summer of 2017, this student loans discharge material has been with the U.S. Department of Education, and my professional material has been with the Trump administration at the

White House. These two areas of professional education and professional position have been actively requiring since then in 2017, which directly includes about three years of work, watching, and waiting.

I consistently mentioned about the professional education and student loans situation in my official documents through the approximately three years. The White House was well informed. What was done was whatever it was, but there absolutely was more than enough information provided. You can see and understand how there would be problems each and every time with leaving the one side or party with nothing and the other side/party with everything or leaving one party with \$0 out of a large amount of money such as \$2.2 trillion the other party receives.

In the summer of 2019, I made a claim and an offer to the United States government concerning my professional position and the student loans. Time urgency was expressed. The claim and offer have been there in the White House since then. I would not have minded having the student loans discharged entirely or even an amount taken off, as would have been done with all student loans. My original request was to have a **Student Loans Relinquishment Honor** to discharge a little more than half of the student loans and to have \$100,000 paid with my director level pay from the United States.

I went from then in July 2019 to now in 2020 without these matters being worked out and without an adequacy of communication to know that these matters were being or going to be worked out. That is also why I would not have minded the student loans being dropped for everyone. If everything involving the student loans is going to be not regarded and just not dealt with, then it makes sense to just drop the student loans or discharge the student loans entirely. As I, and everyone with student loans, was going through all this time working, watching, and waiting, the empowered U.S. officials were too busy quickly working out other issues, such as this latest one of obtaining and allocating \$2.2 trillion. These empowered U.S. officials apparently did not have time for the areas lingering from the past years, nor did they have enough money to allocate funds from the \$2.2 trillion, when these other issues appeared in the days.

I want my **Student Loans Relinquishment Honor**, my professional U.S. executive director position, and my pay, or for the student loans to be discharged entirely and possibly along with all the other student loans. I additionally want from a qualified American university my doctorate I earned by going through a doctoral program and finishing with an A level GPA and an excellent dissertation. I would also like post-doctoral credit for the work I did relevantly after 2012 to 2019.

I have these areas and more that have to be worked out. I am here by myself and working on these areas myself. I have been working on these areas by myself through the past years. I have made numerous presentations in efforts to not have to work on these issues by myself and to have these areas worked out as they should be and for the best of all involved. If you would like to work with me,

let me know, and you will have to put some of these areas in your words and let me know what you can and want to do.

I am very busy and will remain very busy. I will be working on everything accordingly as I go along, and I will be setting my timing with everything as best as possible and as is right for me to do. I will always be efficient and timely. I will be presenting you with another letter in a few more days. I am including you in receiving my next official report.

Thank you,

Joseph Mallon

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03/30/20

April 11th, 2020 Letter to Harvard Law School Legal Team Associates

To the Harvard Law School Legal Team Associates,

I am glad to see that your law case predominantly went the way you wanted it to go. The law case was made to advance the student loan discharge applications at being worked on instead of being left with obfuscation and action of inaction as the time passed by. Among other things, you accomplished the student loans issues being formally addressed and a time limit of 18 months (a year-and-a-half) being set for the U.S. Department of Education to work out the student loan discharge applications. Your law case was set in advance to not be for the purpose of deciding on the student loan discharge applications or to find and declare why the student loan discharge applications should go one way or another as a whole. Your main intent was to proclaim that the student loan discharge applications were being neglected, so now you achieved the law case ruling saying that the student loan discharge applications have to be worked on within a time limit set.

I would have preferred a little more in the direction of a decision being made of a particular way to go with the student loan discharge applications because the current decision leaves applicants to face another decision instead of the one long-awaited decision being enough. The applicants have further to go and are not done or settled yet with which way the student loans issue is going to go. You did, though, give the applicants more backing for the U.S. Department of Education working on and working in a right way with the student loan discharge applications. For further potential, you did mention about leaving a little room open for if any applicant is not settled with a finding to be able to make a declaration about it, and you also mentioned about leaving open some room for adding in some additional categories of student loan discharges.

The societal background of the current times is something additional I did not see included much, and I saw it mentioned only where expressing that direct meetings or appearances are not possible or reasonable presently. There are two main points about the historic times. The first is the student loans themselves being with masses of discharge applications is unique in history and may not ever happen again. The second point is that the alleged coronavirus (COVID-19) pandemic interfered with the societal business and functioning, and that occurrence is highly relevant to a continuance of the student loans situation, especially when also considering the \$2.2 trillion stimulus package. The student loans issue with 40 million people was left with \$0 directly out of the \$2.2 trillion, and many people said that with such a high money amount involved, a little more could have been done.

Obviously, everything is not done yet with the student loans issue. As I expressed in previous communication I sent through this website (<https://predatorystudentlending.org/>), I have approximately \$230,000 in student loans that I want to be at \$0 as efficiently as possible. I should not have needed any student loans at all, really, and even through the times that I have had them, I should

have been much better off with them or concerning them being handled. I have, and have always had, merits, credentials, and potential, and I made my good faith efforts and did what I was supposed to do. I was not dealt with well, though, and I could not and still cannot just have everything meritorious on my part not dealt with or regarded.

As you also know from my previous communication, I have had professional position materials at the White House through the past years. I cannot have and should not have that material not treated right or just not dealt with. That material is from me, someone who has rights, merits, worthiness, credentials, and potential, and that material and all involved with it is what enables me to handle my areas of responsibility. With my credentials not being effectually regarded and my professional material just left sitting there neglected at the White House, the student loans situation continued in the same way. There needs to be the appropriate accountability at the White House concerning years of my credentials, my professional position materials, my student loans, and student loans in general.

My professional position with the United States government being worked out can more than sufficiently take care of my approximately \$230,000 of student loans. With my executive director level professional position worked out with the United States, not only can my student loans be taken care of, but much is added for taking care of other student loans and the entire student loans issue. What is not taken care of directly can be further worked out with these additions but not without these additions. The necessity is for a connection to be made between my student loans, my professional materials at the White House, I myself, you, and others.

Let me know if and when you want to do anything more in these student loans issue directions. Maybe you could work on a law case with me individually but also relevant to other people too, or perhaps, you could work specifically or directly with the student loans discharge case I already have because I did put my application in a few years ago and was given a case number, 01400527. You could help at making sure the U.S. Department of Education does connect everything together involving the student loans situation and produces the right results.

I will communicate again in the near future. You can communicate to me at any time you would like. The best way to communicate to me is to send me an email. Telephoning or leaving me a telephone voicemail message is the second-best way to communicate with me.

Joseph Mallon

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04/11/20

Exhibit B - April 2020 Director Report

April 2020 Director Report Communicated to the White House

Hello Donald Trump, John DeStefano (and the Trump administration), and Special Guests – Harvard Law School Associates,

The **U.S. Department of Sovereignty** hereby reports no serious issues with or cases of the coronavirus or covid-19. Observation will continue. At this point, no additional measures need to be taken. Reports will be made accordingly. The department policy will be maintained in terms of keeping all healthy, safe, happy, successful, and wise, and not using or abusing healthcare for any purpose contrary to healing.

Healthcare Background and Policy

Healthcare is necessary for healing in forms of curing illnesses, preventing illnesses, recovery, and maintaining and enhancing health. When people need or want healthcare, the right healthcare is a resource to have available. Sometimes people need to be boosted passed an illness or injury, and healthcare used right provides that boost. Healing then commences to points of full recovery. Healthcare used correctly and within right proportions can prevent illnesses and keep a person healthy and increase a person's health.

Healthcare does not have to be used excessively to work as it should and provide its benefits. Healthcare should be more than enough and not less than enough or too much. Everyone does not have to be, and should not be, bothered with or about

healthcare all the time. Healthcare should not be pushed on people and should not be used in a negative way against people or for some ulterior purpose that is not truly healthcare.

The present United States situation was caused to reach a borderline for healthcare. The coronavirus that became severe in China was rapidly expanded from being reported in the United States, to breaking out and being a widespread epidemic in the United States, and to being a full-scale pandemic. The time of this occurrence was less than two months. The first case of the coronavirus in the United States was reported on approximately January 20th, 2020. The first fatality with an alleged cause of coronavirus was on the weekend of March 1st, 2020. By approximately March 11th, the coronavirus was declared to be a pandemic.

Within two months, the coronavirus went from being something happening in China to being a worldwide pandemic and with cases rapidly increasing. The other side of this situation was that the cases included light cases that could have been only a cold or mild flu-like symptoms. China was improving while the other countries, including the United States, were still reported as worsening. China accomplished securing its territory and situation with Hong Kong. Italy and France had immigration problems that could now be tackled from another angle of political action and ability. The United States had an increase of funding that was made available very quickly. This slippery-sloped funding was \$2.5 billion that became \$8 billion and then a national emergency declaration releasing access to \$50 billion and then more than \$1 trillion, then \$2 trillion

following and ending with \$2.2 trillion. In these ways, the coronavirus or healthcare no longer had exclusive involvement.

In old days, people of the United States and the world would have just believed what they were told about such occurrences as an outbreak, epidemic, or pandemic. In present days, most people are more skeptical. For instance, in these days people may think that the coronavirus cases made were of too many light symptoms or normal bodily aspects. The weather was cold and not warm yet, so the time of the year was the flu and cold season. Some of the more severe cases were with people, especially elderly people, who had underlying illnesses and then everything ongoing was just called or referred to as (blamed on) the coronavirus. In the present days after years of the Internet and issues like student loans lingering through years, people are more suspicious of major things people in high profile positions say.

The United States society was interrupted. The flow of the society was interfered with and altered to be and go in different ways. Minor things done like this previously, such as in New Jersey with bridge lanes closing in 2016, were questioned as to their legality, and this current alteration occurrence was a major thing that happened throughout states and the country. Reporting a misdiagnosis deliberately for a claim and to mislead is not only malpractice but also is a felony concerning insurance, law, and the United States. Further, everything was done so quickly and hastily that there was not let to be any time to wait for a major weapon against any virus, which was the warmer weather on its way in during the next couple of months.

A present consideration of where the situation is at and is going would be wise for current times. The mass pandemic times have to be settled down, and the society has to return to normal. The issues that have been requiring through the past seasons and years have to be addressed and worked out, and the people involved have to be settled, too.

Student Loans Interest Being Stopped

The student loans interest being stopped is a step in a right direction. Much more is necessary, but the action taken shows that some constructive things can be done. Student loans, especially with their interest, have been burdening millions of American people for decades. Student loans of the past decades were not truly what they were made out to be because they were never really a good deed done for innocent students, as would have been a scholarship or a grant. In addition, in the old times, before my times, the student loans would be taken and would be paid off in one year or so just by the person finishing college and then getting a full-time career type of job, which was caused to no longer happen in the following times.

Without the person getting the job based on the credentials, merits, potential, worthiness, and investment, the person also could not afford to pay for the expenses or lifestyle that traditionally would have been active. The expenses were avoided or accumulated, and the lifestyle was a matter of doing without instead and living and working below deserved standards. The person had the meritorious qualities, though, so the person had to and did keep being successful although the levels in every way

were too low. The low levels meant that not enough would come of things or be regarded, especially with a positive flare. Advancing, or having something worked out, was caused to be hard to impossible with these circumstances continuing through seasons, years, and up to even decades.

The other area involved here was that too much of an inherent practice was built into the universities to ignore the facts of the student loans except for the university and each course and every credit getting paid in a timely manner. The financial aspects were often separated from everything else like the financial aspects were not important at all and had no effects or meaning to anything else. In other words, the academics were over here, and the financial aid office was over there. The grades did, though, directly affect the financial aid, such as student loans because if a certain level of grades was not maintained, the person/student would not be able to continue with the academics or student loans. The student loans should not have been caused to be needed anyway, and instead, there should have been grants, scholarships, and perhaps, other rewarding and honoring opportunities, especially when so much potential and so many merits were involved.

The educational establishment, such as the university, and its faculty stayed oblivious to everything, whether that be naturally or as a result of excessive unbalanced policy. The faculty mainly wants to follow the set guidelines without causing a commotion, and everyone expects those guidelines to be right, but sometimes they are not, as in this era they were not. The faculty may distort or skew how things are done

and the results produced or caused, or such distortion may be caused to be done after the faculty member's actual work and regardless of the direct faculty member.

Whenever a situation matters and the faculty has control of an affect, the push is negatively and in the unwanted direction rather than the direction the person wanted, earned, and deserved. The faculty in the background does not regard the person as being on the level of the merits or credentials, such as a Master's degree or a doctorate level, so the person can never have a strong enough say or a say that stands.

A couple of other unethical academic practices is to attack character and to negate expressions made. Attacking the person's character makes the person seem like a bad or lesser person, and of course, these people doing that are better and superior to this mischaracterized person in those active times when it matters. The negating of the expressions was in terms of expressing something contrary to what the person said and doing that enough to make the person seem to be not saying anything of substance or even anything at all. In either situation, the person is left on a lesser level and made to seem as not being important or as not being anything at all, as in not being there or a part of anything involved. No matter how diligently a person would try, the person could not be, and was not let to be, successful with anything, including the student loans, with these unethical occurrences going on repeatedly and consistently at the universities.

The student loans interest should have been stopped years ago, along with everything else bad about student loans. The interest should be stopped now, and there

is much good about the student loans interest being stopped now because of the societal interruptions being caused by an alleged pandemic. There is much more to do, too, though, because everything done with the student loans and their interest cannot be based only on an alleged societal illness or pandemic. Through years, much was said about working out the student loans fairly and successfully based on merits and honors. Merits and honors are an important basis for advancement and more so than an alleged illness or pandemic. Years are more consistent and sustainable than a short-term illness or pandemic alleged through a few weeks as compared to years of the student loans emphasis.

People are going to want to be successful because of being meritorious and not because of being sickly or having an illness. People are going to want to be successful in a society because of doing well in that prosperous society and not because that society became ill and sickly with a pandemic. The main point is that while stopping the student loans interest because of the alleged pandemic was good and a step in a right direction, more is needed and has to be permanent and based on the years of merits. The materials that have been present through the past three years concerning student loans have to be worked through and worked out for the student loans situation to worthily and sustainably be right.

Temporary Stop of Student Loan Payments and Discharge of \$10,000 or More

The action of stopping student loan payments through times set as coronavirus/covid-19 pandemic times is additionally a step forward, and another step

forward would be discharging at least \$10,000 in student loan debt for every person who has student loan debt. Further has to be gone, though, and that cannot be forgotten about because years of worthy efforts were made concerning the student loans and far beyond only a few steps taken in or for a short amount of time. Continued progress has to be made. Securing an assurance that each student loan case will be fully worked out acceptably would add further to progress. Keeping everything or anything in jeopardy by means such as taking action of inaction or obfuscation must not continue.

Student Loans Given by Good Will \$0 from the \$2.2 Trillion Stimulus Package

The U.S. society stimulus package of 2020 was for the purpose of enabling the society to continue without collapsing and to proceed toward full restoration. Money was set to go to mostly all of the people of the society and to many businesses. Some funds were set to go to loans for businesses, and other funds were to go to recuperate some industries, such as airlines, healthcare, and delivery services. Other areas were whatever they were, but one area was there because of it being there through the past years to the present and being one of the largest national issues of the country, and that area was student loans. This student loans issue affects the economy because more than 40 million people have student loans, and money Americans allocate to student loans is less money that Americans can use in other directions of the society.

If too much money goes to student loans, too little money goes in other directions. If student loans cause a lack of ability to do things or cause a lack of opportunities in various directions, then that is less that Americans can do, less

accomplishments achieved, and less added to the society and its economy. If student loans were lessened in their severity or made to be out of the way, more could be done in the society and the economy. A good will factor is also involved with student loans because the student loans went to innocent students who were doing their academic work and earning credentials and merits through college, graduate, or professional education. With the amount of money involved with the stimulus going up to \$2.2 trillion and the student loans issue being among the issues involved, where is the good will, responsibility, caring, and propriety when no money was allocated to the student loans issue.

No real money of the \$2.2 trillion was set to be spent on or to go to the student loans. That is out of \$2.2 trillion. All the issues involved should have been included and taken care of when such an enormous amount of money was involved. If all the issues involved cannot be taken care of out of \$2.2 trillion, that is significantly troubling and not pleasing when considering a good will situation. The student loans issue has been present, worked on, known about, and not settled through the past years and was not there arbitrarily or unworthily with the 2020 stimulus considerations.

All that was done with the student loans was a declaring of some tax advantages to businesses if the businesses were to contribute toward working out student loans to be paid. Something like this method was not unheard of previously and is something that I myself suggested a long time ago in the summer of 2019, but also, with additional considerations included. With the other considerations left out and not included,

expressing only that businesses should contribute to enabling the student loans to be paid is nothing but disrespectful and oppressive. I was certainly not given any credit as to previously making this kind of suggestion along with other considerations, and the situation of people going through past years making good faith efforts concerning student loans was not accounted for either.

The tax advantages for businesses contributing toward helping to pay student loans was not real or direct money from the \$2.2 trillion. This issue of student loans being involved with the stimulus package was also shown with Donald Trump (Trump) waiving interest on the student loans until whenever the alleged pandemic was over. Trump would not have done that if the student loans issue was not involved, and him doing that also showed that something could be done. The trouble was that this waiving of the interest was only temporary and was not based on knowing there would be \$2.2 trillion involved with the stimulus package. In addition, the waiving of the interest was, like the businesses tax advantages, no real or direct money from the enormous amount of money of the \$2.2 trillion.

Another thing that Trump did before the stimulus package was worked through and that showed that the student loans were an issue involved was that he waived the student loan payments for everyone with student loans. That showed that could be done and was ready to be further worked with concerning the stimulus package that reached the enormous amount of money of \$2.2 trillion. The trouble here was that the waiving of the student loan payments was not conclusive and was only temporary.

Later, during the setting of the stimulus package, the waiving of the student loan payments was set to be for 6 months, rather than permanent. A permanent fix was needed and not just a temporary one, and at the rate of \$2.2 trillion, the permanent fix needed is what was expected.

Another good thing done was that after Trump said to waive the interest and the payments, the student loans were placed on an administrative forbearance. This administrative forbearance was set to last for a significant amount of time, which was up to the year of 2030 (10 years and much longer than 6 months). That was good, but the trouble was whether this situation was truly going to last and not be taken away arbitrarily. Would the student loans issue be truly worked out within the 10 years and not just pushed back on everyone with interest included after the 10 years? In addition, the 10-year administrative forbearance was placed on the student loans before knowing that \$2.2 trillion would be involved with the stimulus package, and no one should have to wait for the next \$2.2 trillion to be allocated relevantly.

The student loans issue was left continuing. This area has to be worked out because it has not yet been. The stimulus package was not for the exclusive purpose of working out the student loans issue, and the stimulus package certainly did not do that. While the stimulus could have done more with the student loans issue but did not, that does not mean that more does not have to be done. As has been being expressed through the past years (more than a quarter-century), the student loans issue has to be worked out fully and completely.

United States Department of Sovereignty Part of United States Governance

The **U.S. Department of Sovereignty** has its areas of expertise, rights, and authority. The land, area, bounds, functioning, advancing, and interacting of the United States are all within the bounds of the **U.S. Department of Sovereignty**. Keeping the area in harmony and functioning and flowing with unison and specialties and keeping there being many levels of safety, health, peace, happiness, and prosperity stay endeavors the department engages in. A sufficiency of the **U.S. Department of Sovereignty** being included in decisions and actions is necessary, but there has not recently been, there still is not, and there does have to get to being that sufficiency of inclusion. The situation and actions cannot continue as they have been because the present and future of the United States cannot be put in jeopardy without a regard to and regardless of the **U.S. Department of Sovereignty**.

An alleged pandemic was pushed on the United States area without regarding the department and its emphasis concerning the situation. Huge amounts of money were obtained from the United States resources without regarding the department and listening to or adhering to its proclamations or policies. Everyone likes the increased money flow and receiving some additional money or deriving some benefits from the money increase, but also, the long-enduring issues and responsibilities have to be taken care of, too, and cannot be abandoned and left neglected. The future accounting for that increased money flow has to be settled, also, and can only be settled by the **U.S. Department of Sovereignty** being regarded and worked in accord with, and an

opposite or lesser situation will not suffice. Everyone, including myself, would like to have an additional \$1000 or more from a financial stimulus added into the U.S. society, but also everyone, including myself, wants the job, career, status, life, and history earned and deserved through the years.

Years of Director of the United States Department of Sovereignty

I have had my director level material with the United States through more than a decade and including approximately three years with the Trump administration. My material I am referring to first went through various communication and presentation means to points of the United States official jobsite website. My material stayed on the official United States jobsite website through more than 10 years. When my official director level material was at the White House during the Trump administration times, the material was in the personnel department of the White House, associated with the United States government. When considering these facts reasonably, a person could understand why being not regarded and seemingly needing to do everything all over again or in the first place is unacceptable, and instead, these long-enduring areas have to be honorably settled.

Giving every person of the United States \$1000 is nice, but also, everyone still has to have, and wants, the person's right job and future for receiving the \$1000 or more the next month and continuing, too. I have to have my right job, my real pay, and my true career. I have to be on my right status level and have benefits I should have and that are good for me and everything and everyone involved with me. I have many important

matters that have to be taken care of and worked out for the best of all involved and including the U.S. society and its people, and also, I have to fulfill my duties and responsibilities. National issues are involved with and affected by these areas.

The student loans issue has to be settled for everyone, including myself. Stopping the interest on the student loans for a time is good but will not be enough to work everything out with the student loans. Everything has to be worked out with the student loans. They cannot be let to go back to the way they were or to continue as they have been. In many areas of issues requiring to be worked out, no one was even talking to me, although I was an important person, and the issues were never worked out like that through those years of more than 10 years.

With everything or anything done, these areas long-enduring and requiring, cannot be forgotten about. These areas have to also be successful, and they have to be worked out successfully. Other things cannot be done instead of taking care of these areas, and other things can only be done reasonably if these areas are taken care of, too. I continue watching in all relevant directions. I have been and continue requesting relevant communication and for the matters involved to be worked out by the parties in the positions of responsibility.

Declaration of Continuity Up to, Through, and Beyond Trump Administration Times and Partisanship

I also declare that these issues have to be worked out mutually and successfully in the immediate times and continuing. If they are not worked out adequately, they still

have to be worked out in and concerning the Trump administration times but also beyond them. With whichever regime continuing with the United States Government, these areas of the **U.S. Department of Sovereignty**, along with myself, have rights to settlement. I specifically express and declare these areas to be non-partisan and pertinent to any political party. These are issues and rights concerning the United States and beyond any party, person, or group functioning within the bounds of or concerning the United States.

Conclusion

The recommendation is for there to be a continuance of right directions gone. Further advancements have to be made. Even I myself still have to be dealt with and settled concerning my official materials I have communicated through the past years. The aspects involving me include the student loans and education but also my advanced level professional position and historical background and status. I eagerly anticipate more in these directions of overcoming injustice and any alleged or confirmed illness, outbreak, or pandemic concerning the United States.

Relevant and constructive communication can be made to me at any time.

Thank you, Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -/

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/

United States Department of Sovereignty, Director

jmallon@comcast.net - 215-279-8580 - Pennsylvania / 04-02-2020

Invoice for the Month of March 2020
United States Director, U.S. Department of Sovereignty
MARCH 2020

Reporting from

Director

March 13, 2020	March 2, 2020	2 Pay Weeks	\$ 5,769.23
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Time of	March 6, 2020		
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Coronavirus/Covid-19 Pandemic	March 12, 2020		
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March 20, 2020			\$ 5,769.23
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Time of

Coronavirus/Covid-19 Pandemic

Total

March Total	\$11,538.46
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<i>Total Salary since</i>	
<i>September 2018</i>	\$ 230,384.67

Could and Should be paid

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -/

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/

United States Department of Sovereignty, Director

jmallon@comcast.net

215-279-8580

Pennsylvania

/

04-02-2020

United States Department of Sovereignty					
Start-up Funding \$3B Spread through Year of 2020					
Month	Pay for Month	Due	Total Due	Paid	Date Paid
Jan-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 250,000,000.00		
Feb-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 500,000,000.00		
Mar-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 750,000,000.00		
Apr-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 1,000,000,000.00		
May-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 1,250,000,000.00		
Jun-20	\$ 250,000,000.00				
Jul-20	\$ 250,000,000.00				
Aug-20	\$ 250,000,000.00				
Sep-20	\$ 250,000,000.00				
Oct-20	\$ 250,000,000.00				
Nov-20	\$ 250,000,000.00				
Dec-20	\$ 250,000,000.00				
Total	\$ 3,000,000,000.00				

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -\

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -\

United States Department of Sovereignty, Director

jmallon@comcast.net

215-279-8580

Pennsylvania /

04-02-2020

Exhibit C - May 2020 Director Report

May 2020 Director Report Communicated to the White House

Hello Donald Trump, John DeStefano (and the Trump administration),

Advancing beyond the pandemic times still has to be fully done. After that, there has to be a going back to the societal situation not having any major issue affecting its functioning. At the same time, the differences of before and after the pandemic have to be assessed and worked out, including with the differences of the economic and financial situations affected by the \$2.2 trillion stimulus package. The issues, such as student loans, professional positions, and the U.S. Department of Sovereignty, actively requiring during the time continuance before the pandemic times but delayed or interfered with by the pandemic times have to be gotten back on track to be worked out. These issues cannot be forgotten about or pushed aside, and working on these issues may have to be further adjusted to include any delays or distortions caused by the pandemic times or any related interferences.

Active Issues Had to Go Through Longer Time

All in the directions of these active issues, such as student loans, professional positions, and the U.S. Department of Sovereignty, had to wait longer and go through the pandemic times. The conditions of the extra time and the society have to be considered, too, because these issues have to be settled in times of after the pandemic rather than being settled in times before the pandemic times. The values of everything may be lower, and plus, there is just plainly more time added on.

You here of the Trump administration at the White House do not have my professional position dealt with yet or adequately worked out in any way. I wonder about

you people here, especially in terms of which team you are on or, perhaps even, which country you are siding with and favoring. I am an American, and I presented American issues dealing with the United States of America and in the interests of Americans. I should not be here in 2020 still not dealt with yet concerning these vital areas active and requiring through the past years to the present. Because of my merits and potential, there was supposed to be a proper regard, and offers and opportunities were supposed to be presented to me in rewarding, respectful, and honorable terms.

I did already previously make a claim and an offer. The trouble with me doing that is that you here at the White House are the ones who were supposed to do that, and with me doing that, instead, I am still here not dealt with yet almost a year later. My claim still stands, and my offer continues accordingly at my discretion in consideration of the times and circumstances. To summarize, my claim was for my professional position and the salary from it (see Invoice). My offer was for \$100,000 of my student loans to be paid from my salary built up and owed to me and for the rest of my student loans to be a *Student Loans Relinquishment Honor*.

Only One Person, Such as Myself, Not Supposed to be Only One Doing Relevant Work

Someone here in addition to myself should do some relevant work. Nothing has been presented to me yet concerning anyone additional to myself doing relevant work. Something relevant would have to be presented to me in an appropriate way in order for me to consider what it is and to work with it. As previously said, originally offers were supposed to be made to me, and opportunities were supposed to be provided to me and including with me receiving an adequacy of benefits, rewards, and honors due. There has

been none of this positive reality yet, but this right direction is certainly requiring and is far overdue.

In the very early times, I just communicated about something substantial and looked and waited for the issues to be addressed adequately and for relevant communication to be made back to me. I made many efforts and did everything that was good and right to do, but excessively nothing was presented to me and nothing was worked out with me. At the same time, other people did not know what was going on and did not or could not do anything relevant to add to the situation. Really, though anyway, the parties in positions of responsibility and who had the involvement, resources, and abilities were supposed to do their relevant work and were not supposed to leave everything neglected, cut off communication, and do other things instead.

These situations caused were often difficult to go through instead of the mutual situations that should have and otherwise would have been there. The difficult situations were lesser than the other more mutual situations, and as that continued over a period of time, the timelines were not the same, and much that had good value was ruined like that. The value is not always the same as time goes by, especially if too long goes by, and nothing could hold up for as long as these parties took to do their relevant work on their levels. The involvement, relevancy, and importance were real, and the time did not just belong to these parties, and others had rights, too, and I saw, experienced, and evaluated all this through the times of those years.

I acquired direct knowledge and experience in all these areas and concerning everything else I knew and became knowledgeable about during the continuance. I worked further and went in the direction of law because I saw all these things, as described, and had

the direct experience with the occurrences that most reasonable people would not consider as being fair. I went into law school and did well but was not treated as though I did well, and then, again, when I had to be listened to and worked with concerning the relevant areas, no one would do that. I did much relevant and successful work, and that includes concerning the involved law schools, parties, and issues, but no one did enough on their levels to understand what I was expressing about or to even believe me. They saw the manifestations of my expressions through the following years and may even believe or understand some of it now, but that does not mean that I or the matters involved have been dealt with yet.

I used to think that I would be regarded with my emphasis. I used to think that people would be friendly and mutual with me and would respond back to me in a positive and constructive way. I repeatedly found out that was not the case, and while I always continued doing what I was supposed to do, other people did not know all this or that I was involved with all this. Other people mainly think that they would be regarded and dealt with right when or if they had to be, and they do not know or understand the opposite, which I too much saw. I continued being successful and maintained my policies and practices of not ever excessively or intentionally treating people like that, but again still, that did not mean that I was regarded or that anything was worked out with me yet.

Recently Worked at Providing Some Inside Information

The recent work I did of providing a little inside information to Harvard Law School associates brought back some memories of the times from a quarter-century ago. In the present times, I only wanted to mention about my relevant work involving the student loans, laws, the White House, education, and the United States during the past three years.

I wanted to provide a little information that was relevant, helpful, and that was not previously known about. I also wanted to provide an opportunity for if wanting and able to deal with any of the relevant matters. The current situation after years is so heavily weighted with the herein described inherent background that nothing more was possible presently, even with Harvard Law School.

For a brief time as I reviewed the relevant Harvard Law School related materials, I saw and was reminded of that positive reality of being regarded concerning the emphasis without a serious, uncalled for, and uncompromising contrast. I realized that I have been through a long time without only experiencing that positive regard and mutual direction and that me knowing more than only that mutuality is equally important to know and remember. The areas I have been expressing about still are a vital part of the situation and have to be worked out, and the positive overcoming the negative through many years is the real way the positive was maintained for continuance. There has not been only mutuality or reasonable agreement, and there has not just been support when sought, appropriate or even needed. Still the positive, or the good, the right, the true, the worthy was maintained and has to be secured as is due, appropriate, and necessary.

I express what I say, and everything does not have to be fully understood, but only an adequacy of an understanding and regard is sufficient. This described situation can be seen with the material I have had at the White House through the past years. Years went by before the material, or anything involved, was worked out mutually or agreeably, but the positive—the good, worthy, right—held up against the contrasts and remained requiring to be settled as was always important, appropriate, and necessary. Consider how the United States societal situation has been before these matters were worked out, although the

material has been here at the White House through the past three years directly and in addition to indirectly through the past quarter-century. Without even a full understanding of all expressed here, for you to regard that the situation and its continuance has within its bounds all herein described, would be wise for people on levels associated with here at the White House.

Situation Cannot Stay Same and Has to Improve

The way the situation has been cannot stay the same and has to improve. With myself, I have to be able to be dealt with. I cannot have to wait for someone to deal with my reports before I am dealt with. I have to be able to be dealt with and just make my reports. I cannot have to wait for someone else to regard and deal with my reports before I am dealt with, if I am even going to be dealt with at all, and I have to be much more efficiently dealt with than that.

Conclusion

Presently and ongoing, I am continuing to watch for if anything is presented to me. I will keep doing what I am supposed to do and as I previously said I am doing. My report is present for the month, this month of May 2020, and I will continue making my reports to express about the active situation of the times. I would do more and will do more if I am, or any of the matters involved are, dealt with in some relevant way. There is still plenty of potential on my part, and advancement in my directions would be good for the society to advance beyond the pandemic times and the economic effects, so a presentation should be made to me.

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/\-

United States Department of Sovereignty, Director

jmallon@comcast.net - 215-279-8580 - Pennsylvania - 05-01-2020

APRIL

2020

Reporting

from

Director

April 03, 2019	April 2,	2 Pay Weeks	\$ 5,769.23
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Peaking times of

Coronavirus/Covid-

19 Pandemic

April 17, 2019		\$ 5,769.23
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Preliminary ending

times of

Coronavirus/Covid-

19 Pandemic

Total

April Total	\$11,538.46
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Total Salary since

\$ 241,923.13

September 2018

Could and Should be paid

	United States Department of Sovereignty				
Start-up Funding \$3B Spread through Year of 2020					
<u>Month</u>	<u>Pay for Month</u>	<u>Due</u>	<u>Total Due</u>	<u>Paid</u>	<u>Date Paid</u>
Jan-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 250,000,000.00		
Feb-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 500,000,000.00		
Mar-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 750,000,000.00		
Apr-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 1,000,000,000.00		
May-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 1,250,000,000.00		
Jun-20	\$ 250,000,000.00				
Jul-20	\$ 250,000,000.00				
Aug-20	\$ 250,000,000.00				
Sep-20	\$ 250,000,000.00				
Oct-20	\$ 250,000,000.00				
Nov-20	\$ 250,000,000.00				
Dec-20	\$ 250,000,000.00				
Total	\$ 3,000,000,000.00				

Accomplishments Achieved on United States Executive Director Levels 2017 to 2020

1. United States Director position preserved 2017 to 2020
2. Records and Reports from U.S. Director 2017 to 2020
3. Established a United States Department along with two agencies 2019
4. Advised of Student Loans issue and State of Education 2017-2020
5. Kept and presented director position invoice for more than 20 months before paid
6. Made a claim for director position and salary, and simultaneously made an offer, which was to pay \$100,000 of my student loans from my director pay if rest would be set as a ***Student Loans Relinquishment Honor*** July 2019-May 2020...
7. Requested department start-up funds of \$3 billion and set invoice for year of 2020
8. Worked steadily on unsupported but vitally important U.S. Executive Director levels 2017-2020
9. Kept open inbound and outbound communication lines 2017-2020
10. Went through U.S. Presidency impeachment proceedings times 09-2019 to 02-2020 and kept working straight-through accordingly
11. Went through COVID-19 pandemic times 02-2020 to 05-2020... and kept working straight-through accordingly

Additional Section concerning United States Sovereign Wealth

I also wanted to add in a statement saying that the U.S. Department of Sovereignty should be formally set as the main department for handling the United States sovereign wealth, which includes all assets, national (sovereign) debt, currency, and metals, but also for the department to be set with formal authority to work in association with (along with, in collaboration with, in agreement with) other relevant departments and agencies of the United States. The national debt of trillions of dollars has to be handled, and including with the additional money used for the 2020 stimulus (economic recovery) package. The money of trillions of dollars has to be accounted for in terms of paying down and paying off any debt involved, retaining the value of the currency, and adding in ways of making revenue up to levels of the trillions of dollars involved.

The department has to be set with full authority concerning if there is ever any consideration of a world or global currency. This department has the knowledge and expertise concerning any type of global currency, and everything is not necessarily just an easy going forward in this area of more than the past quarter-century. Gold is good and many countries have gold, but gold is old and has been used before. Digitizing gold has been done in the past, too, and is not necessarily a better monetary method. Using only numeric digits will not work out because the digits have to be standing for something and cannot be only the numeric digits by themselves.

The priority in the immediate times is to secure the value of the American dollar, reach a full ability of handling the trillions of dollars in United States debt, and secure a few substantial and steady

revenue streams. We can stay with the American dollar because that is already established. We do not have to abandon the American currency in difficult times. We can move on or further from the American currency in good times, sound times, and economically prosperous times and when there are definite incentives rather than only seeming necessities.

The United States Department of Sovereignty is the only department with the knowledge and expertise to lead in these areas of the United States sovereign wealth. With the United States Department of Sovereignty leadership along with the collaboration and unity of the other departments, this department and country will be successful with the sovereign wealth of the United States and including concerning the world or globally.

COVID-19 War

This war is not a matter of country against country and is a war of good against bad, right against wrong, truth against deceit, justice against injustice, and health against illness. Too many people, and for too long, have been being hurt by the bad side, and too many people for too long have not known the difference between who is directly or indirectly on the one side or the other. People could have even been a part of the impropriety themselves without knowing it because of being either directly or indirectly led astray or just plainly deceived. Too much for too long has been being left out and neglected, and many things and people have not been being given any fair chances at all. If there is going to be better, then there has to be better for real, and the improprieties cannot continue, and there has to more so be plenty of what there is supposed to be in every direction.

Materials from me have been presented for a very long time. My work and career remained active and important for more than a quarter-century. In the present times, I have had official communication at the White House through the past three years. I have not been worked with mutually yet, and I have not yet received communication back from the White House since June 2017. The only way for there to be progress and a better situation is for mutual work to be done with me in accord with my career and, as a basic and preliminary, for there to be relevant communication from the White House to me.

My side is the right side, the good side, the side of justice, and the only side that is a real or true side, and this side is the side of the real United States. The evidence is in my materials, the consistency of my materials, and the emphasis of my materials through the past years to the present. Everything still being active shows the validity of my materials and the emphasis. On my website through the past years since long before 2017, I had a statement saying to be on my side so that there is a side, and that is a very true statement. If you want to win the war and be with the winning side of the war, then you have to be on the right side, your own side, the only side that is a side, this side, my side, our side, the side of the real United States and the real world and universe, and you have to relevantly communicate back to me.

Exhibit D - June 2020 Director Report

June 2020 Director Report Communicated to the White House

Hello Donald Trump, John DeStefano (and the Trump administration), (also, Happy Birthday Donald Trump for June 14th),

In the times when the work situation is right and successful, I will be working on my appropriate levels. I work standard hours, 9:00 AM to 5:00 PM, Monday through Friday, excluding weekends and holidays. I work the hours with my own scheduling and considerations of the scheduling. I do not have to, although I can, work more hours than only 9:00 AM to 5:00 PM, Monday through Friday. I can consistently work more hours, but I have previously done that through years and should not have to work more than 40 hours in a week. My own work does not usually need more than 40 hours in a week, and only sometimes it does.

Recent Work Situation

The recent times have been times when I was still not dealt with yet and was, thus, not working on my full status levels. Many hours beyond a usual amount were steadily worked to achieve successful situations on those levels. Improvements and advancements required constantly through those times. All the good and merits kept being lessened or negated, and even the best societal times were caused to be not enough to advance the situation. The good times were caused to be so deficient that the 2020 pandemic was gone into.

Current Pandemic Times

The pandemic did not have to be as bad as it was, but with the situation being caused to be so far off-track and continuing with so many unfulfilled responsibilities, the pandemic was caused to be far worse than otherwise. As of in June 2020, the pandemic is still lingering but is in finishing times. As long as the pandemic does not suddenly turn much worse, the pandemic will substantially if not entirely subside through this month of June and continuing through the 2020 summer. Businesses have to be going again as best as possible and in terms of free trade and a free market. People have to reach points of comfortably not wearing protective masks outdoors, in the public, or in businesses.

The virus tests have to be improved to being less broad and less stringent. Everyone who has any trace of something resembling a detectable virus aspect cannot be singled out as being a case. Everything that is something that could possibly be considered as being detectable of a virus aspect cannot be a signal indicating a bad illness (a dreaded disease) that makes a case. A person cannot just be said as having an illness when the person has no symptoms because if doing that, anyone can be said to have the illness and then later be made more susceptible and be caused to have the illness. In addition, any kind of contagious illness cannot be let to spread across extensive geographical expanses by merely making and counting cases.

There are some good things that happened during or from the pandemic. The air and water of the environment became cleaner. Many people with companies went to

working from home/working remotely. Humanity became closer to curing the common cold and preventing or stopping any kind of virus that there may be around. Also, the true issues requiring to be worked out remained requiring to be worked out, and people who were doing well remained doing well as best as possible through those times and going toward reaching better times.

Part of the Job

A part of my job is preservation. I kept everything important preserved. I do not keep preserved what is not important or not good, but I keep preserved what is good and important. All on my part stays active, and I stay active on my levels accordingly with my job. I always maintain a successful situation with my work, and success is achieved when dealing with me and being mutually successful.

I am always on guard and am guarding through all the working hours, and I am always guarding everything in every role I am in and concerning my job. I watch over all the areas of the surroundings and of all the functioning going on. I am constantly reviewing, evaluating, and contemplating everything going on and all options. I take everything into consideration, and I work out everything as best as possible with all things considered. I overwatch everything and the surroundings all the time when I am working and even when I am sitting or seeming to be completely still.

I have been doing my job for a long time and doing everything that was supposed to be done. I have had to do too much work, though, through the past years, and I still presently have to also because the issues involved have still not been worked

on adequately by the responsible parties additional to myself. I made presentations and explained everything as well as could be, but I am still here going through all this extra work and such and explaining about everything. I have not been dealt with yet, and the matters involved have not been dealt with yet. No relevant communication has been made to me yet, but communication was made on my part through the times since years ago, and I still have functional communication lines maintained.

Necessity for Job Advancement for All Involved

I request for you here of the Trump administration to adequately address the active issues involved, communicate relevantly to me, and be prepared for a response that must be respectfully regarded and followed-up on mutually and in regard of the emphasis. The mutuality, cooperation, and respect must continue and especially in regard of the honorable facts involved and also the serious reality of how long you here, and others, took to regard and deal with the honorable facts. Here alone, three years passed by with everything active and requiring, fully presented, and very important and effectual to the situation and people involved. These serious facts involved have to be kept known and understood. I expect to see from the Trump administration adequate respect, cooperation, and mutuality.

You of this administration should straighten-out the situation now, or you may not be able to at a later time. You have to have this situation progressing at moving positively, being mutual and successful, and adding to your campaigning for a second U.S. Presidential term, and that is the ONLY way for you here to be decisively

successful. You have my material to refer to for anything relevant to me. Especially important is for you on your levels to secure my professional position of a U.S. executive director because that affects many other things.

Claim and Offer Previously Made

I made a claim. I reiterate my claim again. I made an offer, and I further express my offer and its continuance at my discretion accordingly. I sent my invoice again (see attached invoice). I again officially request securing of and adequate payment to the U.S. Department of Sovereignty (see U.S. Department of Sovereignty invoice).

When you take care of these matters on your levels, other accomplishments will be possible. These areas have to be taken care of first. You should not do anything else instead of taking care of these areas. These areas affect most if not all other areas, so these areas should be taken care of first and foremost. These areas required through the past three years, and plus, they require now, so that is telling you something about the continuance in terms of these areas being of vital importance.

Republican Party and U.S. Presidential Campaigning

In addition, a major part of you campaigning toward a second U.S. Presidential term is the Republican party. I expect you to provide adequate information to Republican party members and to provide them with plenty of incentives and to have them provide plenty of incentives to become advanced and add to advancing anything relevant to me. My involvement with the Republican party goes back many years but is

not just easy because I was not dealt with right or well through those past years. A balancing out passed those previous years of disconnections is necessary, and advancing at working with my honorable merits through the previous years and continuing is essential. Those previous years I mention go all the way back to the early 1990s and are far beyond only the recent times but involve the recent and current times, too, and including in terms of campaign fund raising.

U.S. Executive Director Position has to be Secured

You here of this Trump administration have work to do for real. You have to do that work and be successful for real. A main priority is to advance the situation with me because I am not dealt with yet, and my United States executive director level professional position is not yet secured. You have to make sure I am paid my salary (again, see invoice). One-hundred thousand dollars of my invoiced salary has to go on my student loans, and the rest of my more than \$200,000 student loans has to be set as a *Student Loans Relinquishment Honor*.

My dissertation, which is excellent, has to be honored, and my doctorate has to be issued to me by a qualified American school. I completed a doctoral business program in 2012, and that has to be settled and including with the following years settled as post-doctoral work done by the summer of 2019. I do not think we are done with working with law, either, because I originally did work on my law degrees and including up to doctoral law levels before or without being dealt with, rewarded, or honored. The necessity is for the facts and laws to be dealt with and for the rewards and

honors to be provided. I want to have a legal campaign going, too, and with me having full authority because law was often significantly involved, and in the past, I really did good, honorable, and meritorious work with law.

The law is a secondary area right now with me because I have been working primarily and necessarily in business through the recent past years. There is always much law involved, and I maintain an extensive and highly honorable law background, but also, I am not myself actively working directly with or on law. I would like to do more with law and probably will after I am dealt with adequately concerning my merits involved and when knowing I am definitely going to be regarded and honored concerning the laws involved. Obviously, as is evidenced from the past history, I cannot just be not dealt with when I make a deliberate emphasis concerning something important, such as a situation can be involving law.

Remember that I am supposed to be referred to as "Your Honor" when the situation involves anything official, legal, or societal, and you can see how long it has been before I have been being properly referred to in official circles. As I have said before in some other places, the honorable reference is not all based on working with law specifically but is based on the significant societal reality involving me through the past more than a quarter-century. Such a long time went by with the matters and laws involved not being dealt with, that the present situation has depth, and I have been working and working in business up to successful, but still unacknowledged, levels. I do not expect everything different all at once, but I expect a positive and progressive

situation consistently moving in right ways. I finished the first edition of my excellent dissertation and a business doctoral program in 2012, but now, eight years later in 2020, I still have not been but have to be formally and officially regarded as being on doctoral levels.

My excellent dissertation and doctoral program completion with an A level grade point average (GPA) still has to be honored by my doctorate being issued to me. The advanced doctoral level work I did since 2012 through to now in 2020 has to be acknowledged, too. The highly advanced doctoral level of my materials at the White House in Washington, D.C. has to be honored, and my very enlightened material I have had at and concerning the U.S. Department of Education has to be honored, too. I have to be secured as having my professional position of a United States government executive director, and my student loans have to be settled and including with a *Student Loans Relinquishment Honor* bestowed to me formally and officially. Law is always included here and is in the background, but you can see how much business is in the foreground, too, and that has to be successfully completed before doing other things like working directly with law.

In addition, because I have been through the past quarter-century before the laws involved were dealt with and while I continued preserving the law and advancing the administration of justice, I declare full immunity concerning any contrasting emphasis involving law or anything else. Again, I am supposed to be referred to as “Your Honor” when anything official is involved. My word has to be regarded as law, and that is

whatever degree my emphasis is on. Sometimes this regard shown to me is important; sometimes it is just nice, but always, it is the right thing to do and leads to best continuances and outcomes. Therefore, be sure to have it known and understood up front, that I have full diplomatic, legal, and official immunity.

Furthermore, the student loans situation of my student loans being settled is based on a claim and offer I made in July 2019. The claim and offer were led up to, and the continuance since July 2019 to now in June 2020 was with a building up. The situation is a deal worked out on the student loans, and that deal is accordingly with my meritorious situation, which includes advanced level work, credentials, wealth, experience, knowledge, wisdom, and history. Along with other things, I contribute a precedent for all the student loans so that they can all be better worked out successfully and agreeably and so that the continuing United States student loans situation can be improved. The student loans situation cannot continue the way it has been because the same historic national problem-issue will happen again, so some corrections, adjustments, and advancements are needed concerning education and its funding.

Conclusion

I am looking for your communication back to me. I will work with it when I receive it. There is no time for there to not be true progress. You can achieve true progress only by successfully working out this situation with me, the one who connects in all these various areas and is already proven in the continuing active 4 years and next

4 years. I am watching for any offers, opportunities, presentations, and communication you have to present to me.

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -/\-

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/\-

United States Department of Sovereignty, Director

jmallon@comcast.net - 215-279-8580 - Pennsylvania - 06-01-2020

MAY 2020**Reporting from****Director**

May 01, 2020	May 1, 2019	3 Pay Weeks	\$ 5,769.23
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Month of Preliminary**ending times of****Coronavirus / Covid-19****Pandemic**

May 15, 2020		\$ 5,769.23
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Month of Preliminary**ending times of****Coronavirus / Covid-19****Pandemic**

May 29, 2020		\$ 5,769.23
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Month of Preliminary**ending times of****Coronavirus / Covid-19****Pandemic**

May Total	\$17,307.69
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*Total Salary since**September 2018***\$ 259,230.82****Could and Should be paid**

PO BOX 9635

WILKES-BARRE, PA 18773-9635

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PHILADELPHIA PA 19115-7602

JOSEPH, interest is accruing while your student loan payments are postponed.
Pay a little now and save a lot later.

We want you to be aware that interest accrues during the forbearance period on your loans. If the interest is not paid as it accrues, it may be capitalized (added to your principal balance).

Remember, you can shorten or cancel your forbearance period at any time.

Here's the Unpaid Principal and the Unpaid Interest that has accrued as of 06/01/20:

Unpaid Principal:	\$229,510.49
Unpaid Interest:	\$30,967.04
Current Balance (Total):	\$260,477.53

Remember: You're obligated to repay your loans after periods of forbearance expire in accordance with the terms of your Promissory Notes.

Pay a little now, save a lot later. Even if you are not required to, we encourage you to make payments, no matter how small, to reduce your future obligation.

- By making payments now, you can potentially reduce the amount of interest that you'll have to

- pay over the life of your loans.
- If you choose not to send payments, you will not be considered past due, since payments are not required at this time.
 - Postponing payments can increase your total cost if accrued interest is added to your principal balance. Consider paying some or all of this interest to help keep future payments manageable.

Account number

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Date

06/01/20

Manage your account onlineNavient.com**Contact us**

800-722-1300

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Friday, 8 a.m. – 8 p.m. Eastern

Loan Repayment Calculator

Paying **even a little extra** each month **could save you money** over the life of your loan.

Use this tool to see how:
Navient.com/loan-calculator

Detach along perforation and return with your payment or go to Navient.com to make an electronic payment. Include your account number on your check and instructions for payment application on a separate piece of paper if you want the payment applied in a specific manner.

Account Number #####-#

Total Amount Enclosed \$ _____

Make checks payable to Navient (U.S. Currency only – Do not send cash)

Navient – Department of Education Loan Servicing

Changed your address or phone number?

Please visit Navient.com to update your information.

PO BOX 4450
PORTLAND, OR 97208-4450

Review the below breakdown of your loans for more information regarding capitalization and interest.

We're here to help

We want to help you manage your account in a way that's convenient for you. Visit us online or give us a call.

Important disclosure(s)

Capitalization of Interest

Unpaid interest may be capitalized (added to your principal balance) at the end of the grace period, at the end of a deferment, at the end of a period of forbearance, when the loan enters repayment, and upon certain conditions while enrolled in an income-driven repayment (IDR) plan. Please see your Promissory Note for additional details. Capitalization increases both the principal balance and total loan cost.

Available repayment options

Repayment options are available for federal loans, including Income-Based Repayment, Pay As You Earn, Revised Pay As You Earn, Income-Contingent Repayment, Income-Sensitive Repayment, Graduated Repayment, and Extended Repayment plans, loan consolidation, deferment, forgiveness such as Public Service Loan Forgiveness, cancellation, discharge and forbearance. Because not every customer will qualify, visit Navient.com to learn more or call us. You can also obtain information about federal student loan options at StudentAid.gov, StudentAid.gov/manage-loans/repayment, and StudentAid.gov/manage-loans/forgiveness-cancellation.

Electronic check conversion

When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Alternative Formats

For Alternative Formats, go to: Navient.com/Accessibility

Payments

All payments must be made in U.S. dollars drawn on a U.S. bank.

For assistance with your servicer

Resources are available to assist borrowers who have tried unsuccessfully to resolve a problem through their servicer. Please refer to your state's relevant authority. For federal loans, you can also write to the U.S. Department of Education, FSA Ombudsman, 830 First Street, Fourth Floor, NE, Washington, D.C. 20202-5144.

Servicing of federal student loans

Your federal student loans referenced in this letter are owned by the U.S. Department of Education. The terms of the federal student loan programs are not determined by Navient, they are established by federal law, in particular by the Higher Education Act of 1965, as amended, and U.S. Department of Education regulations. Among other things, the law and regulations set borrowing limits, interest rates, eligibility for subsidies, repayment plans, capitalization of interest, and loan forgiveness. As your loan servicer, Navient is required to administer your loans on behalf of the U.S. Department of Education in accordance with the law.

About this loan table

The loans listed below are referenced in this letter. Visit us at Navient.com to see all the

loans we service for you. The Loan IDs in this table match the Loan IDs displayed in your online account.

The information in the below table pertains to the current forbearance period. Please note that interest is not capitalized for some forbearance types; in such cases, the table will reflect ~~no dollar amounts or dates for anticipated capitalization.~~

Loan ID	Original Principal	Unpaid Principal	Interest Rate	Unpaid Interest as of 06/01/20	Anticipated Capitalized Amount	Next Anticipated Capitalized Date
1-13	\$138,151.01	\$ 148,773.82	0.000%	\$ 20,041.31	\$ 0.00	**/**/**
1-14	\$ 79,697.46	\$ 80,736.67	0.000%	\$ 10,925.73	\$ 0.00	**/**/**

	United States Department of Sovereignty				
Start-up Funding \$3B Spread through Year of 2020					
Month	Pay for Month	Due	Total Due	Paid	Date Paid
Jan-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 250,000,000.00		
Feb-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 500,000,000.00		
Mar-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 750,000,000.00		
Apr-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 1,000,000,000.00		
May-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 1,250,000,000.00		
Jun-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 1,500,000,000.00		
Jul-20	\$ 250,000,000.00				
Aug-20	\$ 250,000,000.00				
Sep-20	\$ 250,000,000.00				
Oct-20	\$ 250,000,000.00				
Nov-20	\$ 250,000,000.00				
Dec-20	\$ 250,000,000.00				
Total	\$ 3,000,000,000.00				

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -/

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/

United States Department of Sovereignty, Director

jmallon@comcast.net - 215-279-8580 - Pennsylvania - 06-01-2020

Exhibit E - July 2020 Director Report

July 2020 Director Report Communicated to the White House

Hello Donald Trump, John DeStefano (and the Trump administration),

The month of July is the middle of the summer and requires accountability of the Trump administration. The Trump administration is either corrupt or corrupted, and which one that is should be immediately figured out and acted on by the Trump administration, especially by Donald Trump. The fourth of July is included in the month of July and is time for the Trump administration to factually show respect to America and the American people. July fourth is a significant holiday in the United States because this holiday stands for freedom and independence and not the opposite, which is excessive debt, servitude, dehumanization, and debasement. The holiday is a celebration of the United States becoming a free and independent nation, and no longer being subject to nefarious dictates against the interests of America and Americans. Americans celebrate being free people and of a free country that everyone should respect, appreciate, and honor, including everyone of the Trump administration.

American Freedom

The free American country has a government for the people, by the people, and of the people and not just a government of some people who take all American resources for themselves and do and say whatever only they want. The American government was originally designed to protect the people and their freedoms such as freedom of the press, freedom of religion, and freedom of speech. Americans are free to peaceably assemble and to communicate to the American government to request issues be addressed realistically, effectively, and

mutually. Americans are free to not let their freedoms be abused or misused and to take actions against injustices and in defense of their freedoms. Americans are free to safeguard and be protected against interests or intents contrary to the peace, health, wealth, safety, and happiness of Americans.

U.S. Department of Sovereignty Year of Relevance Since July 2019

Last year in July 2019, the U.S. Department of Sovereignty was established along with its two agencies. This department has gone since then to now in July 2020, a year later, before being dealt with, regarded, rewarded, or honored. This lack of dealing with a very important department of the United States was an indirect cause of many of the societal problems in the United States through the past year. If knowing about the Department of Sovereignty, the societal problems being caused by a lack of dealing with the department would be easily seen. These areas have to be worked on and not other areas that leave the same problems and all the issues and people still requiring improvement.

This U.S. Department was established in 2019 and comes from 2019, but was not only established and coming from 2019. There was a quarter-century background that was around first, and there was a two-year currently active era before the U.S. Department of Sovereignty was named in July 2019. Presently is a year later, and societal issues have been flaring up, but these U.S. Department of Sovereignty areas are the ones that went through the whole year and have to be dealt with to handle any other national issues. The U.S. Department of Sovereignty is one major thing that handles the whole country for real and meritoriously, honorably, righteously, and worthily. With so many of the legitimate and worthy people looking for their side and a side to support and that supports them, this U.S. Department of Sovereignty side is the side and connects with the full side.

Present Times Before Issue Areas Have Been Worked Out

The present time is still before anything involved has been adequately worked out. For working out anything involved, relevant communication has to be made to me, and I have to respond back accordingly. Relevant communication means that the communication has to address issues involved, be intended to work out these issues, involve me, be made to me, and be open to my response and follow-up. My communication has been made, so information was provided, and possibilities were enabled. Open communication lines are maintained and watched so that relevant communication can be made and would be noticed if or when it is there.

The U.S. Department of Education carelessly denied my student loans defense. My student loans defense was meritoriously and righteously present with the U.S. Department of Education through three years. My director level materials remained communicated to the White House through the same three years and included many mentions of the student loans situation. The current U.S. Department of Education is a part of the Trump administration, and my student loans defense was rhetorically denied after three years, against my interests and rights, and certainly not dealing with me. I cannot just be not dealt with.

What is going on with Trump and the Trump administration? How could a part of the Trump administration, the U.S. Department of Education, be in total contrast to anything and everything meritorious involved? Is this Trump doing that, or is this some overly benefited people, who are somehow among the Trump administration, corrupting Trump and the Trump administration? How could and why would Trump and the Trump administration go against 40 million people who have student loans, especially when in a U.S. Presidential election year? A list of seriously negative national incidents happened during the past few years and should not have happened as they did or even at all. These negative national occurrences suspiciously

continued and including into and through an election year, 2020. What is going on at the White House and with the Trump administration?

There are achievements to accomplish in these times. Some of these achievements are important and effectual to the situation or to other progressions needed. My own invoice for paying my director pay to me has built up to approximately \$270,000, and when I am paid that money, as I demand, my student loans can be taken care of in any one of a number of ways. Precedent would be set for other people with student loans so that everyone is not victimized with the student loans. Working with student loans, and endeavoring to improve the stagnated national problem of student loans, would be alleviated to various degrees, and other possibilities would be active, too.

Financial Management of Directorship

My invoice built up in the present era since September 2018 (see Appendix A). The U.S. Department of Sovereignty invoice was just started at the beginning of this year of 2020 and has gone through January to this month of July 2020 (see Appendix E). The year amount of start-up funding sought for the department was \$3 billion. The invoice amount as of July totals, \$1,750,000,000.00, and of course, much can be done with that money when it is paid to the Department of Sovereignty. The department, along with its two agencies, could be funded for needs, and many jobs for people of the United States would be enabled. The funding for the department next year could go to \$5 billion or maybe even \$10 billion or more because of such tremendous success and potential.

With my invoice built up to \$270,000, and including especially when my student loans of more than \$250,000 are eliminated, just think what my financial credit would be following (see

Student Loan Notices, Appendices B-D). When the U.S. Department of Sovereignty is paid and securely set at being paid ongoing, just think about what good financial credit the U.S. Department of Sovereignty will have also. Right now, the Sovereignty Department has no debt. The Department of Sovereignty does not owe anything to anyone. The present situation is only that the U.S. Department of Sovereignty is owed \$1,750,000,000.00.

Of course, debt is not totally bad and does not have to be at a rate of no debt at all. The debt just has to be maintained as being reasonable and able to be reasonably handled. There can be some debt. For example, a reasonable amount of debt could be considered as being up to 30% of assets or income. The Sovereignty Department will likely have an opening of comfortably taking on up to 30% debt to maintain or to pay down to zero in optimal times, which would enable renewing the debt to 30% gracefully. The U.S. Department of Sovereignty always endeavors to work with debt and wealth successfully and for maintaining the country's and the people's prosperity and sovereignty.

Real Individual Who is a United States Director

In these current times before I have been dealt with, I have to reiterate that I myself as an individual have to be regarded. I cannot just be not dealt with when I make an emphasis concerning something involved that is important and relevant. I am the one who has been working and working meritoriously through the past years before being dealt with, rewarded, or honored. I am the one who has the earnings, merits, worthiness, and potential to be dealt with for enabling progress. Concerning this country through the past years, I am the one with the substance and consistency and who is already well-proven, and I am the one with righteousness, wisdom, peace, and prosperity involved with me.

I just have not been dealt with yet. I am the one who is supposed to be dealt with, though, and who is requiring to be dealt with concerning and effectual to many important areas of this country and humanity and civilization. Because of more than a quarter-century being involved with me before I have been dealt with, I cannot, and the matters involved cannot, just be easily or instantly dealt with, and some time and work will be needed. I have worked and worked for a long time, so there is no justification or reason why anyone else should just do things or be exalted without the work being done or the honest and righteous effort being made. I think that everyone should align with and adhere to my materials and stand or wait in back of me before advancing because that way, there could be appropriate, fair, and true advancement accordingly of everyone and this country, too.

Present Situation, Student Loans, and Director Documentation

The present situation is that I am watching and waiting for some relevant communication to come back to me. The present time is following the U.S. Department of Education baseless rejection letter, which denied my three-year defense and all facts, evidence, and merits, and made me have to send a reconsideration request, as I did (see Appendix F). If and when relevant communication is presented to me, I will work with it accordingly and in an efficient amount of time. I am likely to release some additional information in the direction of the student loans legal proceedings, as a part of further fulfilling my responsibilities concerning the student loans and my United States executive director work. I am mainly saying that I previously favored the settlement, but now there needs to be a ruling to nullify the U.S. Department of Education rhetorically denying student loan defenses and a ruling to not have any lessening, negating, or excluding of my work done through the past years. I also explained why I am supposed to

receive a *Student Loans Relinquishment Honor* and my doctorate, and I included three of my U.S. Executive Director reports as supporting documentation and evidence, not to be denied.

Conclusion

The time is here now for the Trump administration to accept responsibility and be accountable, so I request, and DEMAND, that the issues involved here be addressed respectfully and that relevant communication be made to me in this month of July 2020.

Thank you,

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -/

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/

United States Department of Sovereignty, Director

jmallon@comcast.net - 215-279-8580 - Pennsylvania - 07-01-2020

Appendix A

June 2020 Invoice from Director of the United States Department of Sovereignty**JUNE 2020****Reporting from****Director**

June 12, 2020	June 1, 2020	2 Pay Weeks	\$ 5,769.23
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*Each Day of Month**as Reported on June**1st, 2020*

June 26, 2020			\$ 5,769.23
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*Each Day of Month**as Reported on June**1st, 2020*

June Total	\$11,538.46
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*Total Salary since**September 2018***\$ 270,769.28****Could and Should be paid**Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -~~^~~Honorable Joseph Mallon, DBA-c, FLMI, FFSI -~~^~~

United States Department of Sovereignty, Director

jmallon@comcast.net - 215-279-8580 - Pennsylvania - 07-01-2020

Appendix B

U.S. Department of Education June 16th, 2020 Class Action Settlement Notice

[Click here to view this email as a web page.](#)



June 16, 2020

Borrower Defense Application #: 01400527

Dear Joseph Mallon:

Your rights may be affected, please read carefully.

You filed an application asking the U.S. Department of Education to cancel some or all of your federal student loan debt because the school you (or your child) attended did something wrong. This is known as a borrower defense application.

As a borrower defense applicant, you may have been previously informed that you may be part of a class action lawsuit in a case called *Sweet v. DeVos*, which challenges the Department of Education's delay in issuing final decisions on borrower defense applications, including yours.

We now write to inform you that there is a proposed settlement of the lawsuit. The settlement will not become final until it is approved by the court as fair, adequate, and reasonable. This Notice describes how your legal rights may be affected by this settlement.

What is the case about?

A lawsuit was filed in a federal court in California by seven borrower defense applicants who represent, with certain exceptions, all borrowers with pending borrower defense applications as of April 7, 2020. The lawsuit challenges the fact that the Department of Education did not issue a final decision on any borrower defense applications from any school between June 2018 and December 2019. The case is *Sweet v. DeVos*, No. 19-cv-3674 (N.D. Cal.).

The lawsuit is ONLY about the fact that final decisions were not issued during that period of time, NOT whether those applications should result in loan cancellation

or not. Now, both parties are proposing to settle this lawsuit. This proposed settlement is a compromise of disputed claims, and Defendants continue to deny that they have acted unlawfully.

What are the terms of the proposed settlement?

In the proposed settlement, the Department of Education agrees to resolve pending borrower defense applications of people who have borrower defense applications pending as of April 7, 2020 on the following terms:

- The Department of Education will approve or deny all Sweet Class members' pending borrower defense applications **within 18 months** of when the settlement agreement is approved by the Court. The Department will notify you of whether your claim was approved, whether you will receive any loan cancellation, and if so, how much loan cancellation you will receive.
- If your application is approved and you are entitled to any loan discharge, the Department of Education will complete the process of cancelling some or all of your outstanding loan debt **within 21 months** of the date on which the settlement agreement is approved by the Court.
- The Department of Education will provide your lawyers with information about its progress making borrower defense decisions every three months, including how many decisions the Department has made, how many borrowers have received a loan discharge, and any new borrower defense findings the Department has made.
- The Department of Education confirms, consistent with governing law and existing policies, that if you are in default, it will not take action to collect your debt, such as by garnishing your wages (that is, taking part of your paycheck) or taking portions of your tax refund, while your application is pending.

What happens next?

The Court will need to approve the proposed settlement before it becomes final. The Court will hold a public hearing, called a fairness hearing, to decide if the proposed settlement is fair. The hearing will be held on Oct. 1, 2020 beginning at 8 a.m. Pacific Time at the following address:

United States District Court
Northern District of California

450 Golden Gate Avenue, Courtroom 12, 19th Floor
San Francisco, California 94102

What should I do in response to this Notice?

IF YOU AGREE with the proposed settlement, you do not have to do anything. You have the right to attend the fairness hearing, at the time and place above, but **you are not required to do so**.

IF YOU DISAGREE WITH OR HAVE COMMENTS on the proposed settlement, you can write to the Court or ask to speak at the hearing. You must do this by writing to the Clerk of the Court, at the following mailing address:

Clerk of the Court
United States District Court
Northern District of California
450 Golden Gate Avenue
San Francisco, California 94102

Your written comments or request to speak at the fairness hearing must be postmarked by Aug. 20, 2020. The Clerk will provide copies of the written comments to the lawyers who brought the lawsuit.

Where can I get more information?

There is more information about the *Sweet v. DeVos* lawsuit on Class Counsel's website at <https://predatorystudentlending.org/sweet-v-devos-class-members/> and on the Department of Education's website at StudentAid.gov/Sweet. Check this site periodically for updated information about the lawsuit.

A copy of the proposed settlement is available online at <https://predatorystudentlending.org/cases/sweet-v-devos/>.

If you have questions about your borrower defense application or the status of your federal student loans, contact our borrower defense hotline at 1-855-279-6207. The hotline is available from 8 a.m. to 8 p.m. Eastern Time on Monday through Friday.

If you have questions about this lawsuit or about the proposed settlement, please visit this Frequently Asked Questions

page, <https://predatorystudentlending.org/sweet-v-devos-class-members/>, which also has contact information for the lawyers who brought the lawsuit.

Sincerely,

U.S. Department of Education
Federal Student Aid

Reference ID: ref:_00Dt0Gyiq._500t0DPdX1:ref



830 First Street, NE, Washington, D.C. 20202
[StudentAid.gov/borrower-defense](https://studentaid.gov/borrower-defense)

Appendix C

From June 1st, 2020 Letter from Navient, Department of Education Loan Servicing

Here's the Unpaid Principal and the Unpaid Interest that has accrued as of 06/01/20:

Unpaid Principal:	\$229,510.49
Unpaid Interest:	\$30,967.04
Current Balance (Total):	\$260,477.53

Appendix D

**Trump Regime U.S. Department of Education Baseless Rejection
of Student Loans Three-year Lawful Defense**

6/23/2020

Borrower Defense Application #: 01400527

Dear Joseph Mallon:

The U.S. Department of Education (ED) has completed its review of your application under the applicable Borrower Defense to Repayment regulations for discharge of your William D. Ford Federal Direct Loans (Direct Loans) made in connection with your or your child's enrollment at University of Phoenix. "You" as used here should be read to include your child if you are a Direct PLUS Loan borrower who requested a discharge for loans taken out to pay for a child's enrollment at University of Phoenix. ED has determined that your application is ineligible for relief based on review of the facts of your claim and the regulatory criteria for relief; this decision means that your Direct Loans will not be discharged. ED explains the reasons below.

Applicable Law

For Direct Loans first disbursed prior to July 1, 2017, a borrower may be eligible for a discharge (forgiveness) of part or all of one or more Direct Loans if the borrower's school engaged in acts or omissions that would give rise to a cause of action against the school under applicable state law. See § 455(h) of the Higher Education Act of 1965, as amended, 20 U.S.C. § 1087e(h), and 34 C.F.R. § 685.206(c) and 685.222 (the Borrower Defense regulations). ED recognizes a borrower's defense to repayment of a Direct Loan only if the cause of action directly relates to the Direct Loan or to the school's provision of educational services for which the Direct Loan was provided. 34 C.F.R. §§685.206(c)(1), 685.222(a)(5); U.S. Department of Education, Notice of Interpretation, 60 Fed. Reg. 37,769 (Jul. 21, 1995).

Why was my application determined to be ineligible?

ED reviewed your borrower defense claims based on any evidence submitted by you in support of your application, your loan data from National

Student Loan Data System (NSLDS®), and evidence provided by other borrowers.

Allegation 1: Transferring Credits

You allege that University of Phoenix engaged in misconduct related to Transferring Credits. This allegation fails for the following reason(s): Insufficient evidence.

Your claim for relief on this basis therefore is denied.

Allegation 2: Career Services

You allege that University of Phoenix engaged in misconduct related to Career Services. This allegation fails for the following reason(s): Insufficient evidence.

Your claim for relief on this basis therefore is denied.

Allegation 3: Admissions and Urgency to Enroll

You allege that University of Phoenix engaged in misconduct related to Admissions and Urgency to Enroll. This allegation fails for the following reason(s): Failure to state a legal claim.

Your claim for relief on this basis therefore is denied.

Allegation 4: Educational Services

You allege that University of Phoenix engaged in misconduct related to Educational Services. This allegation fails for the following reason(s): Failure to state a legal claim.

Your claim for relief on this basis therefore is denied.

Allegation 5: Employment Prospects

You allege that University of Phoenix engaged in misconduct related to Employment Prospects . This allegation fails for the following reason(s): Insufficient evidence.

Your claim for relief on this basis therefore is denied.

Allegation 6: Program Cost and Nature of Loans

You allege that University of Phoenix engaged in misconduct related to Program Cost and Nature of Loans. This allegation fails for the following reason(s): Failure to state a legal claim.

Your claim for relief on this basis therefore is denied.

Allegation 7: Other

You allege that University of Phoenix engaged in misconduct related to Other. This allegation fails for the following reason(s): Failure to state a legal claim.

Your claim for relief on this basis therefore is denied.

What evidence was considered in determining my application's ineligibility?

We reviewed evidence provided by you and other borrowers who attended your school. Additionally, we considered evidence gathered from the following sources:

Federal Trade Commission (FTC)
IA Attorney General's Office
Evidence obtained by the Department in conjunction with its regular oversight activities

Publicly available records relating to *US ex rel. Green v. Univ. of Phoenix*, No. 14-001654 (N.D. Oh. Apr. 29, 2019)

Materials compiled by non-profit group, Veterans Education Success (VES)

Publicly available securities filings made by University of Phoenix's parent company, Apollo Education Group

What if I do not agree with this decision?

If you disagree with this decision, you may ask ED to reconsider your application. To submit a request for reconsideration, please send an email with the subject line "Request for Reconsideration [ref:_00Dt0Gyiq._500t0DPdX1:ref]" to BorrowerDefense@ed.gov or mail your request to U.S. Department of Education, P.O. Box 1854, Monticello, KY 42633. In your Request for Reconsideration, please provide the following information:

1. Which allegation(s) you believe that ED incorrectly decided;

2. Why you believe that ED incorrectly decided your borrower defense to repayment application; and
3. Identify and provide any evidence that demonstrates why ED should approve your borrower defense to repayment claim under the applicable law set forth above.

ED will not accept any Request for Reconsideration that includes new allegations. If you wish to assert allegations that were not included in your application, please see the following section. Additionally, your loans will not be placed into forbearance unless your request for reconsideration is accepted and your case is reopened. Failure to begin or resume repayment will result in collection activity, including administrative wage garnishment, offset of state and federal payments you may be owed, and litigation. For more information about the reconsideration process, please contact our borrower defense hotline at 1-855-279-6207 from 8 a.m. to 8 p.m. Eastern time (ET) on Monday through Friday.

Can I apply for borrower defense if I have additional claims?

If you wish to file a new application regarding acts or omissions by the school other than those described in borrower defense application [Case Number], please submit an application at StudentAid.gov/borrower-defense. In the new application, you should explain in the relevant section(s) the basis for any new borrower defense claim(s) and submit all supporting evidence.

What should I do now?

Because your borrower defense to repayment application was found to be ineligible, you are responsible for repayment of your loans. ED will notify your servicer(s) of the decision on your borrower defense to repayment application within the next 15 calendar days, and your servicer will contact you within the next 30 to 60 calendar days to inform you of your loan balance. Further, if any loan balance remains, the loans will return to their status prior to the submission of your application. If your loans were in forbearance as a result of your borrower defense to repayment application, the servicer will remove those loans from forbearance. ***See COVID-19 Note below.**

If your loans are in default and are currently in stopped collections, your loans will be removed from stopped collections. Failure to begin or resume repayment could result in collection activity such as administrative wage garnishment, offset of state and federal payments that you may be owed, and litigation. ***See COVID-19 Note below.**

While normally interest would not be waived for unsuccessful borrower defense applications, given the extended period of time it took ED to complete the review of this application, the Secretary is waiving any interest that accrued on your Direct Loans from the date of the filing of your borrower defense application to the date of this notification. Your servicer will provide additional information in the coming months regarding the specific amount of interest adjusted. ***See COVID-19 Note below.**

***COVID-19 Note:** On March 27, 2020, the president signed the *CARES Act*, which, among other things, provides broad relief in response to the coronavirus disease 2019 (COVID-19) for federal student loan borrowers whose loans are owned by ED. For the period March 13, 2020, through September 30, 2020, the interest rate on the loans will be 0% and no payments will be required. During this same period for defaulted borrowers, all proactive collection activities, wage garnishments, and Treasury offsets will be stopped. Your federal loan servicer will answer any questions you have about your specific situation. In addition, Federal Student Aid's COVID-19 information page for students, borrowers, and parents is located at [StudentAid.gov/coronavirus](https://studentaid.gov/coronavirus). Please visit the page regularly for updates.

What if I have another pending borrower defense application?

If you have additional pending borrower defense to repayment applications, this information applies to you:

- If your loans associated with an additional borrower defense to repayment application that is still pending are in forbearance or another status that does not require you to make payments, your loans will remain in forbearance or that other status. Similarly, if your loans associated with that borrower defense application are in default and you are currently in stopped collections, those loans will remain in stopped collections.
- If you are unsure if you have additional pending applications, or if you would like to check on the status of your loans associated with an additional application, contact our borrower defense hotline at 1-855-279-6207 from 8 a.m. to 8 p.m. ET on Monday through Friday.

ED offers a variety of loan repayment options, including the standard 10-year repayment plan, as well as extended repayment, graduated repayment, and income-driven repayment plans. For more information about student loan repayment options, visit StudentAid.gov/plans. If you have questions about the status of your loans or questions about repayment options, please contact your servicer(s). If you do not know the name of your federal loan servicer, you may go to StudentAid.gov to find your servicer and view your federal loan information.

Sincerely,

U.S. Department of Education
Federal Student Aid



830 First Street, NE, Washington, D.C. 20202
[StudentAid.gov/borrower-defense](https://studentaid.gov/borrower-defense)

Appendix E

July 2020 Invoice from U.S. Department of Sovereignty

	United States Department of Sovereignty				
Start-up Funding \$3B Spread through Year of 2020					
Month	Pay for Month	Due	Total Due	Paid	Date Paid
Jan-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 250,000,000.00		
Feb-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 500,000,000.00		
Mar-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 750,000,000.00		
Apr-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 1,000,000,000.00		
May-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 1,250,000,000.00		
Jun-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 1,500,000,000.00		
Jul-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 1,750,000,000.00		
Aug-20	\$ 250,000,000.00				
Sep-20	\$ 250,000,000.00				
Oct-20	\$ 250,000,000.00				
Nov-20	\$ 250,000,000.00				
Dec-20	\$ 250,000,000.00				
Total	\$ 3,000,000,000.00				

Joseph Mallon - Joseph Mallon, DBA-c, FLMI, FFSI -/

Honorable Joseph Mallon, DBA-c, FLMI, FFSI -/

United States Department of Sovereignty, Director

jmallon@comcast.net - 215-279-8580 - Pennsylvania - 07-01-2020

Exhibit F - Request for Reconsideration / Appendix F

Request for Reconsideration

Joseph Mallon
 Student Loans Borrower Defense Application # 01400527
 06-27-2020

Applicable Law

For Direct Loans first disbursed prior to July 1, 2017, a borrower may be eligible for a discharge (forgiveness) of part or all of one or more Direct Loans if the borrower's school engaged in acts or omissions that would give rise to a cause of action against the school under applicable state law. See § 455(h) of the Higher Education Act of 1965, as amended, 20 U.S.C. § 1087e(h), and 34 C.F.R. § 685.206(c) and 685.222 (the Borrower Defense regulations). ED recognizes a borrower's defense to repayment of a Direct Loan only if the cause of action directly relates to the Direct Loan or to the school's provision of educational services for which the Direct Loan was provided. 34 C.F.R. §§685.206(c)(1), 685.222(a)(5); U.S. Department of Education, Notice of Interpretation, 60 Fed. Reg. 37,769 (Jul. 21, 1995).

Reconsideration, please provide the following information:

4. Which allegation(s) you believe that ED incorrectly decided;

Response - The U.S. Department of Education incorrectly decided all the allegations. Each allegation was incorrectly decided. Each allegation needs to be reconsidered and decided on again in regard of the original assertion of the allegation.

Responses to the U.S. Department of Education Assertions**Allegation 1: Transferring Credits**

You allege that University of Phoenix engaged in misconduct related to Transferring Credits. This allegation fails for the following reason(s): Insufficient evidence.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that "University of Phoenix engaged in misconduct related to Transferring Credits." The specific assertion was that the "University of Phoenix engaged in misconduct" concerning credits and accrediting relating to anywhere. The allegation stands for the following reason(s): Preponderance of evidence.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

Allegation 2: Career Services

You allege that University of Phoenix engaged in misconduct related to Career Services. This allegation fails for the following reason(s): Insufficient evidence.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that the University of Phoenix engaged in misconduct related to Career Services. The specific assertion was that the "University of Phoenix engaged in misconduct" that negatively affected professional areas such as a career. The allegation stands for the following reason(s): Preponderance of evidence.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

Allegation 3: Admissions and Urgency to Enroll

You allege that University of Phoenix engaged in misconduct related to Admissions and Urgency to Enroll. This allegation fails for the following reason(s): Failure to state a legal claim.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that the University of Phoenix engaged in misconduct related to "Admissions and Urgency to Enroll." The specific assertion was that that the University of Phoenix engaged in misconduct related to "Admissions and Urgency to Enroll" by causing excessive enrollment over a prolonged amount of time. In addition, other uncalled for impediments were caused further prolonging the time and always with an urgency factor. The University of Phoenix violated its contractual agreement by such misconduct and was in violation of its own faculty professional code of conduct, in addition to violating ethics and laws. The allegation stands for the following reason(s): Accomplishing to state a legal claim.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

Allegation 4: Educational Services

You allege that University of Phoenix engaged in misconduct related to Educational Services. This allegation fails for the following reason(s): Failure to state a legal claim.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that the University of Phoenix engaged in misconduct related to "Educational Services." The specific assertion was that that the University of Phoenix engaged in misconduct related to "Educational Services" by causing years of excessive courses and time to be involved needlessly instead of enabling graduation from a doctoral program and honorable receipt of the already earned doctorate. The allegation stands for the following reason(s): Accomplishing to state a legal claim.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

Allegation 5: Employment Prospects

You allege that University of Phoenix engaged in misconduct related to Employment Prospects. This allegation fails for the following reason(s): Insufficient evidence.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that the University of Phoenix engaged in misconduct related to "Employment Prospects." The specific assertion was that that the University of Phoenix engaged in misconduct related to "Employment Prospects" by never helping in this area and by not completing its work that the university was supposed to do to enable successful completion of a doctoral program. The allegation stands for the following reason(s): Preponderance of evidence.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

Allegation 6: Program Cost and Nature of Loans

You allege that University of Phoenix engaged in misconduct related to Program Cost and Nature of Loans. This allegation fails for the following reason(s): Failure to state a legal claim.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that the University of Phoenix engaged in misconduct related to "Program Cost and Nature of Loans." The specific assertion was that that the University of Phoenix engaged in misconduct related

to “Program Cost and Nature of Loans” by not enabling, within a reasonable amount of time, the successful completion of a successfully completed doctoral program. The allegation stands for the following reason(s): Accomplishing to state a legal claim.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

Allegation 7: Other

You allege that University of Phoenix engaged in misconduct related to Other. This allegation fails for the following reason(s): Failure to state a legal claim.

Your claim for relief on this basis therefore is denied.

Response - The paraphrasing of the alleged statement was that the University of Phoenix engaged in misconduct related to “Other.” The specific assertion was that that the University of Phoenix engaged in misconduct related to “Other” areas described in various places and unacceptable to have happened at all and so carelessly. For example, the university consistently discredited myself, my work, the high passing grade levels achieved in courses, the courses themselves, the faculty, the doctoral level materials and articles, and the entire doctoral program by negating everything on numerous occasions. The university negated all the merits, the progressions, the factual and relevant information provided, the reaching and developing on a doctoral level, and the successful completion of the already successfully completed doctoral program. The allegation stands for the following reason(s): Accomplishing to state a legal claim.

Your denial of the claim for relief on this basis is, therefore, rejected.

Reconsideration of the original allegation is requested.

I additionally include this quote showing that I presented evidence and so did others who attended the particular school I referred to in my student loans defense materials. “We reviewed **evidence** provided by you and other borrowers who attended your school.”

I also reviewed the following sources of information, which appeared to be more along the lines of my emphasis rather than the opposite. In addition, evidence was presented in those sources, too, and not just no evidence. “Additionally, we considered evidence gathered from the following sources.”

More from U.S. Department of Education –

We reviewed evidence provided by you and other borrowers who attended your school. Additionally, we considered evidence gathered from the following sources:

Federal Trade Commission (FTC)

IA Attorney General's Office

Evidence obtained by the Department in conjunction with its regular oversight activities

and the University settling on a False Claims Act, U.S. Department of Justice

Publicly available records relating to *US ex rel. Green v. Univ. of Phoenix*, No. 14-001654 (N.D. Oh. Apr. 29, 2019)

Materials compiled by non-profit group, Veterans Education Success (VES)

Publicly available securities filings made by University of Phoenix's parent company, Apollo Education Group

More from me –

Reconsideration of the original allegations is requested.

5. Why you believe that ED incorrectly decided your borrower defense to repayment application;

Response - The U.S. Department of Education appeared to have hastily proceeded with an ulterior motive or a different intent than from the original intent of providing a student loans defense pursuant to applicable law concerning American universities and student loans. The directive appears to have changed to one of getting rid of the long-enduring student loan defense applications. There was no longer the intent to uphold or enforce the applying of Federal laws involved, but instead, the intent was to eliminate as many student loan defense applications as possible as quickly as possible.

6. Identify and provide any evidence that demonstrates why ED should approve your borrower defense to repayment claim under the applicable law set forth above.

Response - I have an excessive amount of evidence for why the U.S. Department of Education should approve my student loans borrower defense. All the evidence is too much to include here, but I will include enough evidence.

One piece of evidence is that I completed the doctoral program in 2012, and I was ready to finish up everything and receive my doctorate. The following is a copy of my doctoral program completion status report from the university.

Evidence 1



Another piece of evidence is my dissertation being in what was called the Quality Review Final (QRF) area. This QRF area was later changed to a final edit area, but not to be confused because my dissertation was in that very final area and not any area short of that. The first biggest aspect was that I submitted my dissertation into the QRF in March 2012, and I did not receive any word back until in September 2012 when, a review report was supposed to be made back within a reasonable amount of time, such as 30 days. The report I received back in September totally debauched my dissertation, which previously received many A grades and reached a passable point by back in March 2012, let alone 6 months later and with such a discrediting report. I then worked diligently further on my dissertation through the following months, but instead of finishing by the end of 2012, as I actually did and was ready to do, the university had caused that not to happen instead.

I next was caused to go through the following two years working extensively on my dissertation. In the last months of 2014, I again submitted my dissertation multiple times into the QRF. Instead of regarding that two additional years have gone by and the intent should be to get the work done—get the program done, my dissertation was still not finished on the university end and even though the dissertation committee members were also saying to pass the dissertation and get it done. This continued into January 2015. The following report shows this piece of evidence.

Evidence 2

View Reviewer Comments for Manuscript
SASDOCManager-D-14-01069R5
"STAKEHOLDERS DISENGAGING TO THE DISADVANTAGE OF ALL STAKEHOLDERS: A QUALITATIVE CASE STUDY"

Click the Reviewer recommendation term to view the Reviewer comments.

	Revision 3	Revision 2	Revision 1	Original Submission	
Luke Petriccione, Ed.D. (Reviewer 1)	Approve as is	Approve as is	Approve as is	Approve as is	Revision and resubmission required
Wendy Schulze, Ed.D. (Reviewer 2)	Approve as is	Approve as is	Approve as is	Approve with changes	
Dorothy Williams, PhD (Reviewer 3)	Approve as is	Approve as is	Approve as is	Approve as is	Approve with changes
LCWS 77, Ph.D. (Reviewer 5)	Halted	Halted	Revision and resubmission required	Revision and resubmission required	
Author Decision Letter	Revise	Revise	Revise	Reject	

Close

Lastly, I will include one more piece of evidence. I am only including a part of it because I am not trying to overdo anything or add in anything additional. I am next including a primary part of a Formal Complaint I made. This complaint has more to it and goes on and on further beyond this primary part included, but this primary part of my Formal Complaint is relevant here as additional evidence of my emphasis that my Student Loans Borrower Defense should be upheld and approved.

Also, please do keep considered that this formal complaint was not written in the present times and was written in 2013 to 2015 (October 2013 to November 2015).

Evidence 3

Formal Complaint Concerning the University of Phoenix

I hereby do formally complain about improprieties on the part of the University of Phoenix as a result of its directing members. (The improprieties are left open-ended here to be labeled to enforceable charges applicable. The same applies to any monetary amounts). I expect

my doctorate to be turned over to me based on my merits and for me to be referred to in an honoring way, such as with an honorable title formally practiced. Monetary penalties against the University of Phoenix are applicable and can be addressed when the issues are seriously being worked through. The following complaint is the University of Phoenix result of the past years and not only of the current times, although inclusive of the current times to in the end of 2015.

Background of Complaint

The university has done nothing but waste time since I first submitted my dissertation for *final review* and completed 97% of the doctoral program. The past two years (currently as of 11-07-2015, more than three years) have to be accounted for in this direction. The issues involved have to be worked out. My doctorate has to be turned over to me.

This excessive time passage caused me needless aggravation and opportunity costs. I had to be concerned about finishing the doctoral program when truthfully, I already finished. Some people at least seemingly got ahead of me although I was really ahead of them. Awkward, insulting, and discouraging situations were caused or further caused. The excessive time passage devalued the attributes of the graduate program and added additional concerns about the future.

In addition, I finished the full load of the doctoral program courses with A grades and an ending A grade level *Grade Point Average* (GPA) of 3.66 (see Exhibit E – here Evidence 1). Finishing with A grades and an ending A grade level GPA should have been enough to pass the program and finish it on an A grade level. There should not have been anything else.

First Dissertation Committee

I do not feel this dissertation situation was fair to myself, as I was in the role of a student, and I do not feel the situation was fair for the instructors, either. First of all, by not passing my A

quality dissertation in the first place in the *final review*, the work and grading of the instructors was discredited and made to seem as though they did not do any constructive work or accurate grading in the courses through the years. I suspect that the original dissertation committee members were treated by the university directing management like they did not do their work or the right work. They were put at issue as a long time was wasted during the *final review*, and this occurrence led to more significant time going by. This situation led to the original dissertation committee members dropping out of working in their roles with my dissertation to the completion of the almost completed doctoral program.

Second Dissertation Committee and IRB Re-approval

I had to set new dissertation committee members. After the new dissertation committee members started, everything was going forward, but a substantial amount of university procedural work had to be done because of the excessive time passage of more than a year being involved. More time went by to get everything done, and all was good and successful on the part of the new dissertation committee members and my dissertation. The procedures of my dissertation needing an IRB re-approval and the IRB resubmittal method were the next time-wasting impediments. My dissertation was done, all IRB forms were completed, and the submittal for the IRB re-approval was made.

Next, everything got stuck here in the IRB re-approval submittal process. My dissertation did not even get submitted yet, or at least that was the emphasis, and three additional months, which was the entire 2013 summer, went by. The IRB submittal for re-approval was still being worked on in October 2013. The additional dissertation committee member aspect here was the reasonable expectation that the actual work on the dissertation completion would be done in the summer. I could not and would not expect anything additional on the part of the dissertation

committee members because since they started before the 2013 summer through to the then present time of in October 2013, they were not paid anything. They were not paid any money because in all that time, no course actually started or could be because everything involved, and that was causing delays, had to do with the university's procedures.

Summary

The work to finish the last 3% of the doctoral program still had to be done as of in October 2013. I had no intent to ask for or expect anything additional on the part of the dissertation committee members who had not been paid anything at all yet. This whole doctoral program already should have been completed. I felt the situation was not fair to anyone involved, and I was limited with what I could do. I was stuck with still needing to complete the last 3% of the doctoral program and with a situation that was difficult to impossible to explain about, especially conveniently. The university should realistically review this specific doctoral program situation and take some constructive actions.

The present time of the origination of this document is after a year-and-a-half additional time. My dissertation is still not through the final 3% of the doctoral program. The fault or deficiency is not on my part. I made my first submittal for my dissertation's *final review* in a timely manner back in March 2012. The present time is October 2013. While going on with the continuance, the end of the program still remains a substantial amount of time away. The time is in no way needed or caused by me and is purely a result of the university procedures.

Continuance of Same Occurrences

After October 2013, I did more work for my dissertation to be re-submitted into the IRB for re-approval with *exempt status*. I continued checking in with the dissertation committee

members through the entire time of October 2013 through to into January 2014. My dissertation ended up being submitted to the IRB for re-approval a few times, but no response came back. The situation appeared as though the dissertation did not get through, but after more than one resubmittal, the situation seemed more that the dissertation delay resulted after the dissertation submittal for the IRB re-approval. I continuously kept up with everything involved and exhausted all possibilities as the time remained going by in these terms to into the middle of February 2014.

The IRB's non-performance caused a next problem in the form of the doctoral program's time limitation to be exceeded. The IRB pushed the dissertation re-approval process right passed the ending time limits of the entire doctoral program. Of course, how could anything additional be done when the IRB took up all the time? I did not take up all that time; the IRB and the university took up all that time. I next had to submit documents to appeal to extend the doctoral program, but that made me feel bad and seemed like something I should not have had to do. (The IRB repeated this exact same occurrence at the end of eight years of this doctoral program).

Two Years of Doctoral Program Backend

As of in March 2014, two years passed by since my dissertation's *final review* submittal to finish the doctoral program after completing the doctoral program's content courses and dissertation courses with A grades and ending the doctoral program with an A grade level 3.66 GPA. All on my part remained successful. My dissertation held up as absolutely excellent and on high A grade levels.

I gave the university full-faith chances through the entire two years and did everything I had responsibility for accomplishing. I further worked on my dissertation and continued

achieving top quality A grade level work. I worked out and had set all finances involved with the university and the doctoral program. Out of everything done successfully on my part, not one course resulted in the two years of time the university caused to add onto the backend of the doctoral program. The IRB re-approval could not even get done, especially in a timely manner.

No pays or lucrative facilitations resulted from this situation the university caused. No learning or teaching happened in these directions during this two-year time period. The university served absolutely no constructive purpose by not passing my dissertation in the *final review* in the first place and causing only unsubstantiated negative directions on the doctoral program's backend for two years.

The IRB re-approval was one of the easiest kinds of IRB approvals possible. This kind of IRB approval is the most convenient there can be. My dissertation already received the IRB approval previously and with exempt status granted. Nothing changed with the dissertation since its original approval. No people or groups of people, especially any protected groups of people, had involvement as participants. No consent was needed. No people's or groups of people's rights were at issue. All materials used were research materials. This IRB re-approval should have been one of the easiest and quickest kinds but, instead, took more than six months and pushed the time right out of the entire dissertation program time limitation.

After the previously described situation, the IRB approval did result. The IRB granted exempt status. I continued successfully with the doctoral program. My dissertation remained high quality and going forward. The main point is that the university has to look at its processes because the excessive time delays should not have happened in the first place, and all that should have happened was the successful continuance.

IRB Itself Not an Issue

The IRB was not the real problem and turned out to not be the real problem. The QRF caused the real delay, which caused the IRB re-approval to be necessary after more than a year passed by. (Later though, the situation appeared that the same person may have been effectually involved with and caused needless delays in the IRB and QRF). The IRB ended up going through approved and with me continuing with Exempt status for my dissertation work. The IRB process could and should be looked at to make it more efficient and smoother, but the QRF still presently remains the biggest problem and the primary cause of other problems. The QRF caused the doctoral program backend to continue excessively from March 2012 to September 2012 and then into the next year of 2013, which put the IRB at issue, and the QRF kept this same situation continuing outrageously excessively through 2013, 2014, and into 2015—three years later.

More than Two (and-a-half) Years of Doctoral Program Backend

Presently, the doctoral program time situation is in December 2014 and after another course, extensive work on the dissertation, two more baseless QRF rejections, more needless delay, and much undeserved aggravation. I remained successful, and so did my dissertation, but the QRF area has still not treated my dissertation right or respectfully. I had to take another course just to resubmit my dissertation, and I did that, resubmitted a quality dissertation, and achieved an A grade in the course. Instead of my dissertation receiving approval in the QRF, I received two rejections despite extensive revisions made. Because the revisions and merits were ignored and a derogatory emphasis was made with no recognizable good intent or constructive purpose, furthering this complaint justified as necessary and appropriate action to take.

Before the DOC-734A course started, I worked diligently on my dissertation and prepared it for the QRF resubmittal. The first thing in the morning on the first day of the course, I resubmitted my dissertation to the QRF. I went through the course, did well and with good intent, and I achieved an A final grade for the course. Instead of enough being enough with my dissertation in the QRF, I received a rejection notice, which expressed numerous revisions were needed.

The standard procedure for working with reviewer comments is to make revisions or present rebuttals. I made some rebuttals to the reviewers' comments that did not justify revision, and I made revisions in consideration of the reviewers' comments that were straightforward and had constructive utility. Mainly, I made rebuttals to reviewer comments that were negatively slanted in a broadly encompassing way, and I further explained about anything that was obviously misunderstood or not known. I made extensive revisions, acquired dissertation committee approval, and resubmitted my dissertation to the QRF. I again received a rejection but one that was merely a few sentences, was negatively slanted in a broadly inclusive way, repeated the previous comments that were already addressed, and ignored all the revisions already made.

The rejection had no constructive purpose. The revisions already made were ignored and did not receive any specific attention or consideration. The revisions were treated as though they were not there. The review was conducted like nothing additional was done on my dissertation following the previous rejection and its reviewer comments. A negative, skewing emphasis was made by stating that the writing was incoherent, but if that poor writing capability was true, my dissertation would not have gone successfully through the entire doctoral program and with me receiving many A grades.

Very Important

A generalized negative expression should not be made and acted upon concerning a dissertation that is already established as successful, is in its ending times of the doctoral program, and only needs to be finished up. A dissertation in the QRF should not be subject to being redone. Anything of the necessities for a dissertation should have been covered during the program itself. All the past student's and instructors' work should not have to be redone in the QRF and should not be subject to any such thing. The QRF is not supposed to be a course or a doctoral program in itself, and furthermore, the QRF is not supposed to be used to merely cause extra courses to be necessary on the backend of an already otherwise successfully completed doctoral program.

I should have received my dissertation back approved in the QRF on this round. The QRF review was the third QRF review. More than enough was already done. More even further should not be necessary or be caused to seem necessary. At the worst, I should have received my dissertation back from the QRF approved with changes. The changes were only some minor typos that I already found and corrected during another full proofreading of my dissertation, and these typos were only there because I previously did so much additional work on my dissertation following the previous set of reviewers' comments.

Working unconstructively on my dissertation is not appropriate. Taking additional courses for no real or constructive purpose is not right to do. Working more on areas, such as methodology already covered in the core doctoral program, and with A grades received, makes no sense. Working on basic components of writing does not apply when the textual expressions would not have reached the doctoral program, achieved numerous A grades, and amounted to an A grade level GPA, if the writing was truly the negative assertions such as lacking clarity,

incoherent, or grammatically incorrect. Nothing additional should be done to cater to a further unprogressive continuance of a 97% completed doctoral program only needing to be finished up in its very ending times.

An additional point to note is that a dissertation does not have to be everything in every way to pass a final quality review (QRF). Only a passing grade or score should be needed. My dissertation was A quality level, achieved many A grades, and contributed to earning me an ending A level GPA in the doctoral program. An A grade level should be enough to pass. The reviewers in the QRF made an A grade level seem like it was below a passing level, and by acting upon that downgrade, thus caused excessive and uncalled for delays along with other problems and difficulties in the ending times of the doctoral program.

The QRF methods are inappropriate for modern or current dean's office functions and standards concerning dissertations. The QRF reviewers implement a power structure of the university's dean without being the university's dean and while being without identity and unaccountable for inaccuracies and wrongful results. The QRF reviewers use loaded words that have negative connotations and do not correctly connect with or treat the subject matter. The QRF reviewers are pushing unreasonable expectations on everyone. The QRF is administering abusive practices and continues to function irresponsibly and unconstructively, but should cease from such continuance and should commence at operationalizing more mutual and reputable policies.

The QRF reviewers caused this damaged situation with the university. The QRF reviewers caused 2½ years additional to be gone through beyond the appropriate times for finishing the doctoral program. The university is vicariously liable for the QRF reviewers. The QRF reviewers, along with the university vicariously, put in jeopardy the entire doctoral program

since its primary completion in March 2012 with an ending 3.66 A level GPA. The QRF reviewers along with the university kept in jeopardy through more than 2½ years the doctoral program and tens of thousands of dollars invested, including more than \$200,000 in student loans (see Exhibit B – here comparatively can be seen in Appendix C previously presented). The reviewers, along with the university, should not have put the doctoral program and hundreds of thousands of dollars in jeopardy for 2½ years and with an ongoing situation of having no end in sight (and which continued up to this next reporting point of November 2015).

Reaching a Three-year Point in the QRF

The Quality Review Final (QRF) area of the University of Phoenix did nothing but cause further delay through the 2014 holiday season and into the next year of 2015. I resubmitted my dissertation four times in this time period, and the QRF reviewer(s) (the letter “s” in parentheses because only one reviewer may have represented them all) rejected my dissertation each time, regardless of anything involving my dissertation and including recent work done. (I found out later that only one reviewer kept on rejecting my dissertation and while the other three reviewers kept saying to approve my dissertation; see Exhibit C – here Evidence 3). There was no regard or honor to the work done, the work itself, or the work author, even though all the work on the part of the dissertation was A grade quality and the seasonal time was the holiday season (2014 holiday season). My dissertation should have been finished in the QRF before the end of 2014.

The QRF reviewer(s) rejected my dissertation before Christmas 2014 after I did extensive work on my dissertation. The main concern that stood out was that my work done on the dissertation was not regarded. I did more work very efficiently on my dissertation and resubmitted my dissertation just before Christmas. My dissertation continued in this way until

after New Year's Day 2015. Right after the new year of 2015 started, the QRF reviewer(s) rejected my dissertation again without regarding the dissertation work done and used the Change Matrix as a rationalization.

I next did work on the Change Matrix. I again prepared my dissertation materials to be resubmitted. When I was resubmitting my dissertation, I noticed that the Change Matrix was not converting over well from an Excel sheet to a PDF document for the submittal. I made some additional modifications to the Change Matrix and put it on a Word sheet, which did convert over well to a PDF document. I then resubmitted my dissertation documents. After a little more than a week, the QRF reviewer(s) rejected my dissertation again and only said the same justifications and including about the Change Matrix. No matter what I did, the work done was not regarded, and the QRF reviewer(s) just continued repeated expressions along with a slippery slope kind of further overreaching QRF reviewer bounds of propriety.

The change matrix is a document that is supposed to list dissertation changes made. The changes follow reviewer comments. The change matrix is supposed to list reviewer comments, changes made, page numbers, and rebuttals. The QRF reviewers disallowed the rebuttals. Even with the rebuttals next removed, the change matrix was still not considered sufficient.

I had to point out all the facts involved here. I had to make serious statements about this situation. I had to communicate about these issues to parties relevant to the doctoral program's current continuance so far. I had to continue with the successful doctoral program damaged and limping at this point following the QRF reviewer(s) careless results.

The dissertation committee members were already on the verge of dropping out because of this doctoral program taking too long to finish up in its very ending times. The program was

supposed to be finished up and not just be going on and on endlessly. This group of dissertation committee members was the second set. There should not have been further excessive delay caused by the QRF reviewer(s), and with the QRF reviewer(s) (using the color of the office and seemingly educating and even scolding the doctoral student and dissertation committee members, too.

The latest (at the time of the original writing of this document) QRF reviewer(s) rejection is at the time of the Super Bowl football game. The relevancy here includes a few aspects. The times should include an adequacy of positive reality, which includes good will, making good faith efforts, acting ethically, being respectful, and doing right things. The Super Bowl itself in this year of 2015 is in the University of Phoenix stadium in Glendale, Arizona (near Phoenix, Arizona, February 1, 2015). With so much present, the QRF reviewer(s) of the University of Phoenix should not be so much in contrast and should be more in a positive way, including in regard to how other people, such as myself, are treated.

I had to request the Dissertation Services division conduct an investigation (I necessarily made another request for an investigation at the end of year eight). This step was the appropriate next step to take. I should not have had to go through any of this negative reality when the situation should have been positive and with me treated well because of the good work I did. I mitigated as much and as best as I could. A next step at this point is corresponding to the university's Office of Dispute Management, which I should not have to do, do not want to do, and would only do if absolutely appropriate and necessary.

I only want to finish up this doctoral program. I was in the very ending times of the program since March 2012 (to the present in February 2015 – 02/01/2015 and following to in

November 2015). I finished the core doctoral program with an A grade point average of 3.66, which consisted of numerous A grades and including for my work on my dissertation. The QRF itself has taken three years so far and not because of anything on my part. This QRF situation is an issue requiring to be addressed correctly and including respectfully and satisfactorily to me—the doctoral student—doctoral candidate who earned a status of a doctor—a leadership, expert, and authority role.