



Moorish National Republic Federal Government
Moorish Divine and National Movement of the World
Northwest Amexem / Northwest Africa / North America / 'The North Gate'
☞ ~ 'Temple of the Moon and Sun' ~ ☞
☞ ~ Societas Republicae Ea Al Maurikanos ~ ☞
The True and De jure Natural Peoples ~ Heirs of the Land

Affidavit of Fact

Notice of Default

International Document

Notice to Agent is Notice to Principal – Notice to Principal is Notice to Agent

Exhibit: B

Mat Ishbia, (acting as) President / Chief Executive Officer
UNITED WHOLESALE MORTGAGE (Inc.)
585 South Blvd E.
Pontiac, Michigan republic [near. 48341]

Additional Mailing Location:
P.O. Box 77423
Ewing, New Jersey republic [near. 08628]

RE: Affidavit of Dispute [Exhibit: A]; misrepresented instruments – foreign bills of exchange titled DELINQUENT NOTICE dated June 17, 2021, and June 18, 2021.

I am in receipt of your two (2) misrepresented instruments – foreign bills of exchange titled DELINQUENT NOTICE dated June 17, 2021, and June 18, 2021. However, your instruments are

spurious and does not constitute an answer to my dispute because the sender is not properly identified on either of the instruments (Loan Servicing Department is not the sender) nor is there a signature thereto, and both instruments are addressed to the fictitious corporate person / nom de guerre inscribed in ALL CAPS, i.e., ELZIRA M WILBURN and not me which constitutes evidence of fraud in the inducement. See **EXHIBITS: B1** and **B2** attached hereto; and see **United States v. Throckmorton, 98 U.S. 61, 25 L.Ed. 93** (*"Fraud vitiates the most solemn contracts, documents, and even judgments."*).

On June 24, 2021, you were served process at your present address via United States Postmaster – certified mail (article number 7020 0640 0001 1799 2415) with the Affidavit of Dispute [Exhibit: A], and was given five (5) days from that date to answer and prove your claim in accordance with the prerequisites of my due process rights secured by the 5th Amendment of the Constitution for the United States of North America. As of this date you have waived your due process rights by failing to answer and prove your claim of an allege debt which constitutes default.

Your default stands as conclusive evidence of your admission by silence to you committing acts of fraud in the inducement. Your default also stands as conclusive proof of you having no valid claim, and your instruments as well as account / loan number 0144794658 being unconstitutional, notwithstanding, null and void ab initio, and unenforceable for lack of jurisdiction and fraud.

I am now seeking the following damages from you, Mat Ishbia, and all other representatives of UNITED WHOLESALE MORTGAGE (Inc.):

Allodial Compensation Invoice for Damages

<u>Damage</u>	<u>Cost</u>
Conspiracy against rights (18 USC 241).....	\$75,000.00
Denationalization.....	\$75,000.00
False identity.....	\$75,000.00
Extortion.....	\$75,000.00
Fraud in the inducement.....	\$75,000.00
Lunch and misc. (paper, ink, envelopes).....	\$2,500.00
Consular assistance.....	\$20,000.00

Total: \$397,500.00 payable in lawful money .9999 fine silver bullion coins or bar DUE FORTHWITH.

I hereby invoke my treaty rights to inherit my ancestral estate in reversion (known as 1056 W 52nd Street, Los Angeles, California republic), and my treaty right to consular jurisdiction in this dispute which are guaranteed to be secured under Articles 20 and 22 of the Treaty of Peace and Friendship of 1836 between the United States of North America and the Moroccan Empire, which aver the following:

Article 20. If any of the citizens of the United States, or any persons under their protection, shall have any disputes with each other, the Consul shall decide between the parties and whenever the Consul shall require any aid or assistance from our government, to enforce his decisions, it shall be immediately granted to him.

Article 22. If an American citizen shall die in our country, and no will shall appear, the Consul shall take possession of his effects, and if there shall be no consul, the effects shall be deposited in the hands of some person worthy of trust, until the party shall appear who has a right to demand them; but if the Heir to the person deceased be present, the property shall be delivered to him without interruption; and if a will shall appear, the property shall descend agreeable to that will, as soon as the Consul shall declare the validity thereof.

In support thereof, see **Kolovrat v. Oregon, 366 U. S. 187, 194, 81 S.Ct. 922 (1961)** (“*A state cannot refuse to give foreign nationals their treaty rights because of fear that valid international agreements may possibly not work completely to the satisfaction of state authorities. Under the supremacy clause of the United States Constitution Art. VI, clause 2, state policies as to the rights of aliens to inherit must give way to overriding federal treaties and conflicting arrangements.*”).

Reversion Statement

I am not lost at sea; and I affirm and declare my right of ‘reversion of estate’ and therefore I make no claim with respect to the title and misrepresented name ELZIRA M WILBURN / Man-of-Straw and nom de guerre, and the spurious creations of the foreign, de facto United States Corporate

operators, actors, and owners; and I surrender and assign any and all 'Reversionary Interest' to the foreign United States / UNITED STATES (Inc.) and its subsidiaries for full 'Acquittance Discharge Settlement' and 'Closure' of my reliance per Title 12 USC 95a, part 2. I assume no liabilities or debts however contrived among its associates; and I do not consent to stand as 'Surety' for ELZIRA M WILBURN or for the foreign, private, and for-profit UNITED STATES INCORPORATED / U. S. Corporation Company entity owners, directors or their administrators; nor do I stand as 'Surety' for its subsidiaries or its associates at any point, or moment in time.

Affidavit

I declare and affirm by virtue of Divine Law, under the Zodiac Constitution, and upon the Constitution for the United States of North America 1791, and the honor of my Foremothers and Forefathers that the above Affidavit of Dispute is true and correct to the best of my knowledge and honorable intent.

Executed this 9TH day of July, 2021.

Elzira Thornton El

Affiant: Elzira Thornton-El, de jure
in propria persona, sui juris, in solo proprio
authorized representative, ex rel.

ELZIRA M WILBURN;

All Rights Reserved.

C/o [REDACTED]

Los Angeles, California republic [Zip Exempt]

Maghrib al Aqṣá.
North-West Amexen.

Duly subscribed and affirmed on this 9th day of July, 1443 M.C.Y.
[C.C.Y. 2021], before me, a Wazir [Notary Public] of Morocco at the California state republic.

WITNESS my hand and official seal:

D. M. Bey

Wazir [Notary Public]; All Rights Reserved.

Denís Martínez Bey

(Printed Appellation)



Affidavit of Fact
Certificate of Service

I, Elzira Thornton-El, hereby certify that on the 9th day of July, 2021, the enclosed Affidavit of Fact: Notice of Default [Exhibit: B] and attachments **EXHIBITS: B1 and B2** were sent via certified mail to the following recipients:

Mat Ishbia, (acting as) President / Chief Executive Officer
UNITED WHOLESALE MORTGAGE (Inc.)
585 South Blvd E.
Pontiac, Michigan republic [near. 48341]

Attention: Authorized Representative
UNITED WHOLESALE MORTGAGE (Inc.)
P.O. Box 77423
Ewing, New Jersey republic [near. 08628]


All Rights Reserved.

C.C: Shirley N. Weber, California Secretary of State
Antony J. Blinken, United States Secretary of Sate
Monty Wilkinson, acting United States Attorney General
Michelle Bachelet Jeria, United Nations High Commissioner for Human Rights
Lamont Maurice El, Consul General of Morocco, Maghrib al Aqsa
EnforceTheConstitution.org/
All other interested persons

EXHIBIT: B1

EXHIBIT: B2