

**THIS IS A LEGAL NOTICE  
NOTICE OF DEFAULT IN DISHONOR AND  
CONFESSION OF JUDGMENT**

**THIS IS A PRIVATE COMMUNICATION BETWEEN THE PARTIES**

**NOTICE TO AGENT IS NOTICE TO PRINCIPAL  
NOTICE TO PRINCIPAL IS NOTICE TO AGENT**

*Applicable to all successors and assigns  
Silence is Acquiescence / Agreement / Dishonor*

Certified Mail #: **7020 0090 0000 9385 0908**

Notice Date: **October 6, 2020**

Claimant(s): **Katrina J. Copney**

Respondent(s): **Carol Malon**  
*Hereinafter collectively*  
*Referred to as "Respondent, you,*  
*your offices, you and your client,*  
*your agents or assigns"*  
**c/o MOHELA**  
**633 Spirit Drive**  
**Chesterfield, Missouri 63005-1243**

Reference: **Alleged Debtor: KATRINA J. COPNEY**  
**Invalidated Debt Type: STUDENT LOAN**  
**Invalidated Debt Account #: 6141392823**

Greetings Ms. Malon,

This instrument is a **NOTICE OF DEFAULT IN DISHONOR AND CONFESSION OF JUDGMENT** ("Third and Final Official Notice") upon the following instruments presented in a private communiqué by Claimant to Respondent:

- 1. NOTICE OF DEMAND FOR VALIDATION OF DEBT AND PROOF OF CLAIM (including "Error Resolution & Information Request" (ERIR) and "Qualified Written Request" (QWR)) dated August 4, 2020 ("Presentment" and/or "First Official Notice") and received by Respondent on August 10, 2020; and**

2. **NOTICE OF FAULT IN DISHONOR AND OPPORTUNITY TO CURE (including Affidavit of Facts and Conclusions and Confidential Settlement Agreement and General Release of All Claims) dated September 23, 2020 (“Fault Notice” and/or “Second Official Notice”) and received by Respondent on September 28, 2020;**

**Respondent’s failure to acknowledge aforementioned Presentment and Fault Notice is now taken as an Administrative Default pursuant to the Administrative Procedures Act of 1946 and a violation of Federal Law and you are liable for damages and costs to Claimant.**

Allowing thirty (30) business days for the acceptance of **Notice of Demand** with an additional ten (10) calendar days from the notice date of Claimant’s good faith opportunity to cure offer in its **Notice of Fault** and the time allowed having passed for acceptance, Claimant now deems the instruments to have been dishonored on **September 22, 2020** and **October 6, 2020**, respectively, thereby comprising a confession of judgment on the merits.

**DEFAULT:** Respondent’s failure, refusal, or neglect to honor the offers places the Respondent in **DEFAULT**. Therefore, this matter is deemed res judicata and stare decisis.

For the course of dealing, set forth herein, with Respondent’s failure, refusal, or neglect in the presentment of a verified response, as a sufficient verified response was defined, to the First Official Notice and the Second Official Notice, is your general acquiescence in this private matter, constitutes your tacit agreement and formal acceptance of all the terms and conditions and stipulations set forth within this **Notice of Default in Dishonor and Confession of Judgment, the Presentment, and the Fault Notice**, is your admission to the fact that all not provided information requested is not existent, constitutes your consent with Claimant’s entry of this **Notice of Default in Dishonor** verifying Respondent’s non-performance and acceptance of liability and is fully binding upon you in any court in America, without your protest or objection or that of those who represent you.

Furthermore, as Respondent’s failure, refusal or neglect to respond in the presentment of a verified response constitutes your admission and stipulation to the stated claims and establishes the evidence as a matter of fact, the evidence in this private matter will now be delivered to the Securities and Exchange Commission (SEC), the Federal Bureau of Investigation (FBI), the United States Secret Service and the Universal Postal Union (UPU) for investigation and prosecution of Securities Fraud, including, but not limited to, Counterfeiting and Fraud Conspiracy, as well as select journalists who promote integrity, transparency and accountability, three (3) days from your receipt of this Third and Final Official Notice.

