

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

Each Day of Month

as Reported on June

1st, 2020

June 26, 2020 \$ 5,769.23

Each Day of Month

as Reported on June

1st, 2020

June Total **\$11,538.46**

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

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

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

Federal Student Aid
AN OFFICE of the U.S. DEPARTMENT of EDUCATION

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

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	

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.