

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

The issue of my professional material being communicated, active, honorable, and loaded with potential through the past four years and my executive director position being involved has to be addressed. My professional position has many affects on the United States, its people, and myself. I have plenty to do with benefits and abilities from my advanced level professional position with the United States. Many issues involving the United States are affected by results my professional position has on them, and the same applies to many thousands of people throughout the United States who are affected in one way or another by my professional position. As the areas of my professional position are thriving, all affected and influenced thrives, and as my professional position is not on full success levels, all affected areas are also less than they would otherwise be and have high opportunity costs.

Right Level Honor and Functionality

My United States executive director position honors my background credentials of a college degree, a Master's degree, and all involved with doctoral levels involving me and also handles student loans and value of the advanced level education. With my professional position going through the time not adequately honored, my credentials are not valued or honored, and the professional position cannot handle the student loans, does not provide value to the advanced level education, and does not even handle my pay or bills I have to pay. My professional position of a United States executive director has been requiring its due honor and securing through the past four

years to the present time so that areas, such as the student loans and value of credentials, can be handled. With these areas handled, more is possible, and without handling these areas, everything lingers on requiring. Handling these areas in a mutually successful way would add meritoriously and impressively to U.S. Presidential campaigning, which has only one more month to go.

Law Case Hearing concerning Student Loans Defenses

There was a law case set for a hearing scheduled October 1st, 2020 (see Appendix B). This law case was mainly involving the student loans situation of defenses that remained unanswered in up to more than 3 years. A preliminary settlement was reached and with comments or objections allowed up to August 20th, 2020. After the preliminary settlement was reached, the U.S. Department of Education attempted to get rid of as many student loan defenses as possible as quickly as possible. To counter that action, a *Request for Reconsideration* had to be made, as I did, although such a *Request for Reconsideration* should not have had to be made.

Because I made the *Request for Reconsideration*, my student loans situation was temporarily secured as it was previously, but jeopardy still continued because the securing was temporary and my official materials at the White House had not yet been secured. In addition, because I had to make the *Request for Reconsideration*, I made comments and objections to the court about the settlement. I was previously in favor of the settlement and just wanted the settlement to not interfere with, lessen, or negate any aspect of my official documents presented to the White House through the past years.

After the U.S. Department of Education engaged in non-mutual action and caused the *Request for Reconsideration* to be necessary in the preliminary settlement times, the settlement could no longer be accepted. The settlement had to be renegotiated or adjusted to correct any negative or non-mutual occurrences that happened or could happen.

For the court hearing on October 1st, 2020, I sent my comments and objections to the settlement that I pointed out was tainted by the non-mutual U.S. Department of Education actions. As said, I had to have my comments and objections in to the court before August 20th, 2020, and I did and was well ahead of time. I included a copy of the *Request for Reconsideration* necessarily made. I also mentioned about my requiring-to-be-secured United States executive director position and reports I have presented to the White House through the past years, and I included three of my official reports. I did not present more than that to the court because I did not want to burden the court with too much information.

I did continue, though, to make my reports to here at the White House through the continuing months. I also sent copies to Harvard Law School so that any attorneys working on the active case could be informed of the continuance up to the day of the hearing scheduled for October 1st, 2020. I additionally started and continued posting my official documents on my website and made readily available for other websites. I continued my invoices, too, and one was for my professional executive director position with the United States (see Appendix A), and the other was for the U.S. Department of

Sovereignty (see Appendix D). Further, I continued with all my other obligations and interests and remained abundantly successful through all that time, although still requiring rewards and honors due to the department and myself.

August 2020 U.S. Executive Director Report

In my August report I included some guidelines for student loans. These guidelines should be further worked with and adopted by parties working with the student loans. I did not send these student loans guidelines to the court because I did not want the court officials to think that I am trying to make all the rules and laws or do the work that is for the court to do. Including the student loan guidelines in my August 2020 U.S. Executive Director report was appropriate, though. These guidelines are as follows.

Guidelines of this Section - Precedent

Paragraph 1

1. Good faith effort has to be made to set and maintain mutuality with each person who has a student loan.
2. Nothing against a student loan holder can be done, and anything done has to be after obtaining an agreement with or consent from the student loan holder.

Paragraph 2

1. If a student loan holder says no to something or objects to something or some kind of action, then that issue has to be addressed and the action cannot be done.

- a. Nothing additional can be done until and unless the student loan holder agrees or consents.
 - b. Negotiations or discussions would have to be worked out with the student loan holder to the point of agreement and subject to continued agreement and being pleased and mutual with the situation – business arrangement.
2. Each student loan holder account has to be set and kept being worked on – serviced – individually so that the masses of student loan holders are continuing as a whole with good business practices.
 3. Nothing against or unacceptable to a student loan holder is permissible, and merely communicating to the student loan service area is to be all a student loan holder has to do to resolve any issue or concern.

Paragraph 3

1. There can be no negative reporting to a credit bureau, no negative collections activities, no wage garnishments or tax refund blockages, and no negative legal proceedings for student loans.
2. All student loan holders have to be placed and continued on unremovable administrative forbearance set for the next 50 years or longer.
3. Interest added onto student loans can be only 3 to 10 percent on the original or principle student loan, and no continuing interest may be charged.

For example, if a student loan of \$20,000 is obtained, the interest, if set at 5% for instance, can be once – a one-time charge – of \$1,000 (and in consideration accordingly with a 10 or 20-year payoff time span), and no additional interest may be added to the total ongoing student loan debt of \$21,000 (and set accordingly for the payoff period).

4. Each additional student loan is to be handled in the same way, which is with a one-time interest charge (set accordingly for the payoff period) for the amount of money borrowed in the form of a student loan.

Paragraph 4

1. All past and future student loans must be reviewed and set in these ways of following the prescribed guidelines.

2. Some adjustments must be made to past student loans accumulated amounts and their continuances.

3. Student loan consolidations or consolidation loans that were for a higher than fair amount must be further reviewed for adjusting.

4. Student loan holders of the past who overpaid on their student loans in these ways described herein, or who had unfairly high student loan consolidations, can present their claims for being paid back or refunded overpayments.

5. The student loans defense is to be implemented fairly to all people who had, have, or will have student loans. (Mallon, U.S. Executive Director Report, August 2020)

Results of October 1st, 2020 Court Hearing

The results of the court hearing on October 1st, 2020 have to be addressed. As the "Student borrowers..." (2020) reported, the results so far are that the court decision was not made at the hearing or by its end, and further consideration was determined as necessary. Hundreds of student loan holders attended, and the student loan holders expressed that the U.S. Department of Education made bad faith actions by uniformly denying student loans defense claims and without justification or a regard to the substance of the claims ("Student borrowers...", 2020). "Student borrowers..." (2020) further expressed that the U.S. Department of Education had already breached the settlement by consistently denying student loan claims.

"Student borrowers..." (2020) mentioned that through the past years the student loans situation has been adversely affecting people's living, working, and family life. The "Student borrowers..." (2020) pointed out that the U.S. officials, such as those of the U.S. Department of Education, have not been taking the student loan defense claimant assertions, complaints, or legal proceedings seriously ("Student borrowers...", 2020). An observance "Student borrowers..." (2020) mentioned was that there has already been plenty of time to work out this student loans situation, but the time was used to do other things obliviously and to skew the situation away from the student loan defense

holders' rights and interests. The student loan defense holders had valid claims and had rights to be regarded effectively and to have the issues worked out acceptably ("Student borrowers...", 2020). With the past occurrences of unfounded denials of student loan defenses, the U.S. Department of Education has become untrustworthy of deciding on the student loan defenses fairly or reasonably ("Student borrowers...", 2020).

The "Student borrowers..." (2020) report additionally had expressed that the student loan claimants received form denials that were the same regardless of the issues and circumstances. The "Student borrowers..." (2020) stated that the mass of denials was against the settlement and that the settlement is fair only if it is not intentionally breached.

"Student borrowers..." (2020) reported that the U.S Department of Education denying thousands of student loan defenses after the April 2020 settlement starting times caught the judge's attention as concerning. Perceived was that these nonmutual occurrences happened despite legal actions taken following official findings of merits of the student loan defense claimants ("Student borrowers...", 2020; also see Appendix C).

U.S. Executive Director Situation and Including with Student Loans

I previously reviewed some considerations. As you know, I did already make a claim and an offer. My claim was for my director pay, which included back pay since 2018 and pay up to date and continuing actively. That pay at the time was around \$200,000 but is presently at more than \$300,000. My offer was to pay the first \$100,000 of

my executive pay on the student loans and have the rest discharged as a *Student Loans Relinquishment Honor*.

I also previously mentioned that the back pay (more than \$300,000) for my executive director position with the United States now amounts to more than the total of my student loans (approximately \$250,000). My back-pay alone could more than pay off my entire student loans total, although the *Student Loans Relinquishment Honor* and discharge are appropriate and should be included. I further mentioned that if my credentials, background experience, and official executive director reports presented to the White House through the past years are going to be ignored and disregarded, then all of the student loans should be completely discharged. If all this, and everything else, is going to be ignored and be made to be of no benefit, then I could be left in jeopardy of not being able to handle my student loans at all.

The results of the October 1st, 2020 court hearing have to be looked at, and the continuance with the student loans has to be accordingly worked out. Everything other than the student loans is separate although may be affected. I still do have my two editions of my dissertation that were already communicated about to here, and a qualified American university is needed to do the university work involved with issuing doctorate and post-doctorate credentials to me. My 2012 edition of my dissertation is for my doctorate, and my 2019 edition of my dissertation is for my post-doctorate. Of course, this education area being worked out is in addition to my professional position with the United States being worked out and secured.

You can see that my work and professional level is very advanced, and I have worked on these levels for a long time. Understanding my rank and status as being advanced and treating me as being on my advanced levels needs progress. Me being a teacher of teachers has to be developed into the professional role so that there can be more understanding of this being the situation rather than there being a discrepancy as to what is known and expected. I should not have to be only explaining about everything, and much is supposed to be built into the functioning without me needing to explain about everything all the time. I cannot, should not, and will not be explaining about how the situation is supposed to be as compared to how the situation is through the times.

Tell Me What You are Going to Do

If you want to be in a right way and be successful, you can and should relevantly communicate back to me. Tell me what offers and opportunities you have to present to me. Tell me what universities are interested in working with my two editions of my dissertation – my 2012 dissertation for my doctorate and my 2019 dissertation for my post-doctorate. Tell me how you are going to advance at working out the claim I made and my offer to pay off the first \$100,000 of my student loans from my U.S. executive director back-pay of presently more than \$300,000 and to have the rest of my student loans discharged with a *Student Loans Relinquishment Honor*. Tell me how you are going to secure the U.S. Department of Sovereignty in its beginning times and with its start-up funding earned through this year of 2020 and that is now totaling

\$2,500,000,000 of \$3 Billion for the year of 2020. Tell me how you are going to have the Republican Party by way of the Republican National Committee working with me successfully through October, the last month before the U.S. Presidential election of 2020. Tell me how you are going to have the situation advancing with me establishing more peace throughout the United States and the rest of the world with my resources and involvement with the Trump administration, Republican party, United States, and Sovereignty.

Conclusion

I look forward to receiving relevant communication back in this month of October, the month before the U.S. Presidential election of 2020.

Thank you,

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

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

United States Department of Sovereignty, Director

jmallon@comcast.net - 215-279-8580 - Pennsylvania - 10-01&2-2020

Appendix A

SEPTEMBER 2020

Reporting from

Director

September 04, 2020 September 1, 2020 2 Pay Weeks \$ 5,769.23

Each Day of Month

as Reported on

August 1st, 2020

September 18, 2020 Will eventually change to 1 \$ 5,769.23

week at a time

Pays will eventually be

weekly instead of bi-weekly

Total

September Total \$11,538.46

Total Salary since

September 2018

\$ 308,385.20

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 - 10-01-2020

Appendix B

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



September 23, 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 previously wrote 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. The prior Notice informed you that 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 October 1, 2020, beginning at 8 a.m. Pacific Time.

Why are we writing?

We now write to inform you that the October 1 hearing will not be held in person but will proceed by telephone. You should consult the website for the United States District Court for the Northern District of California, <https://www.cand.uscourts.gov/> for specific directions on how to attend and comment on the proposed settlement by phone. You should review these directions as soon as possible, as a specific deadline (September 28, 2020 at 5

p.m. Pacific Time) and procedures will apply to request an opportunity to speak at the hearing (even if you previously submitted a written request to the Clerk of Court per the instructions provided in the prior Notice).

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/wp-content/uploads/2020/06/097-2-Settlement-Agreement.pdf>

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

Email received 09-23-2020 from the
U.S. Department of Education<noreply@studentaid.gov>

STUDENT BORROWERS TO JUDGE: DEPARTMENT OF EDUCATION CAN'T BE TRUSTED TO PROCESS BORROWER DEFENSE CLAIMS FAIRLY | PRESS RELEASE

October 1, 2020

More than 500 Student Borrowers Attended Fairness Hearing to Address Borrower Defense Settlement and Blanket Denials

BOSTON – A federal judge today heard from student borrowers at a fairness hearing on the proposed [settlement](#) between students and the United States Department of Education that forces the Department to process all pending borrower defense claims.

The public hearing was held via Zoom, by the United States District Court for the Northern District of California. More than 500 students attended the hearing, more than 200 sent in comments and requests to speak, and fourteen spoke about the settlement and how the Department of Education has been acting in bad faith by issuing blanket denials without any consideration of their claims.

Student borrowers filed a [motion](#) in federal court two weeks ago asking for final approval of the [settlement](#), while also asking the judge to enforce the terms of the settlement that

parties agreed to. The borrowers argued that the Department has already breached the settlement agreement, signed in April, by issuing cursory, blanket denials of nearly all of the borrower defense claims it has decided.

The fourteen speakers gave passionate and at times emotional testimony on how their schools, and their subsequent mistreatment at the hands of the Department of Education, has affected their lives, their careers, and their families.

“Betsy DeVos and the Department of Education should apologize to students, plaintiffs, and the court for treating this lawsuit like a joke,” said class member Hugh McGinley. “The Department has had plenty of time to address all of the claims, but instead used that time to ignore students and bend the rules to help for-profit schools.”

“The predators at these schools have taken advantage of students, and we are entitled to a fair and thorough review of our claims,” added Kishan Redding.

The message from borrowers, whether they approved of or disapproved of the settlement, was clear: they do not have confidence that the Department of Education is capable of issuing fair and reasoned decisions, in part because of the unlawful blanket adjudication notices it has issued.

“As student borrowers expressed loud and clear today, they do not trust the Department of Education to process their borrower defense claims fairly and according to the law,” said Eileen Connor, Legal Director at the Project on Predatory Student Lending. “Today over 500 students heard from each other and recognized many were given the same denial, word-for-word, regardless of where or which school they attended. Issuing sweeping, blanket denials to students is a direct violation of the agreement. As representatives of the class, the settlement that students and the Department agreed to is fair and acceptable to borrowers only if it is executed in good faith.”

The judge expressed concern that the Department of Education has issued thousands of blanket denials since the settlement agreement was filed in April. The court focused in on the fact that some borrowers have been denied relief despite public enforcement actions finding wrongdoing at their schools. The students highlighted this issue in their [motion for a preliminary status conference](#) and [motion to enforce the settlement](#). The judge did not make a final decision on whether to approve the settlement today.

Case Background:

Over the past several decades, millions of students borrowed federal student loans to attend various for-profit colleges, including ITT Technical Institute, Corinthian Colleges, the Art Institutes, Salter College, and Brooks Institute of Photography. This industry falsely promises students high-paying jobs, state-of-the-art vocational training, and meaningful careers.

Between 2015 and 2019, over 200,000 former students have asserted their right under federal law to discharge their federal student loans due to their schools' misconduct. As it was legally obligated to do, the Department of Education started to adjudicate these borrower defenses, approving nearly 28,000 borrower defenses in the six-month period before January 20, 2017.

Then, under Secretary DeVos, the Department of Education refused to adjudicate any borrower defense claims for well over a year, and stopped the processing of borrower defense applications.

The Department of Education's decision to keep these students in limbo has further destroyed students' credit and limited their access to federal student aid. For students who have defaulted on their loans, the Department of Education has invoked its extraordinary powers to garnish their wages or seize their tax refunds (for many, their Earned Income Tax Credit).

Six students brought this lawsuit in June 2019. Immediately after filing the lawsuit, the students asked the court to let them represent all other former students whose claims for loan cancellation have stalled, with a motion for class certification. The motion included almost 900 affidavits from students describing the harm that the Department's inaction has caused – with 96% saying their lives were made worse by attending school. In October 2019, the court certified the class of over 200,000 borrowers with pending claims. Many had been pending for more than four years.

The parties reached a settlement in April 2020 and received preliminary approval from the court in May 2020. The settlement agreement commits the Department to an 18-month timeline to issue a final decision on the more than 100,000 outstanding borrower defense claims, or else be required to cancel a portion of the borrowers' student loans. However, since April, the Department has denied 94% of borrower defense claims without giving real reasons. On September 18, 2020, the students filed a motion asking for final approval of the

settlement, while also asking the judge to enforce the terms of the settlement that the parties agreed to, and are entitled to, under the law.

This lawsuit builds on other cases that hold the Department of Education accountable to students in court. In [Williams v. King](#), Everest students fought back against the Department of Education stealing their tax refunds, and won. In [Calvillo Manriquez v. DeVos](#), Corinthian students stopped the Department from going back on its decision to discharge their loans completely. And in [Bauer v. DeVos](#), two former Art Institutes students forced the Department to implement the 2016 Borrower Defense rule. In August 2019, Secretary DeVos issued a new borrower defense rule imposing near-impossible standards for loan discharge; in February 2020, the Project [challenged the new rule in court](#).

About the Project on Predatory Student Lending

Established in 2012, [the Project on Predatory Student Lending](#) represents former students of predatory for-profit colleges. Its mission is to litigate to make it legally and financially impossible for federally-funded predatory schools to cheat students and taxpayers. The Project has brought a wide variety of cases on behalf of former students of for-profit colleges. It has sued the federal Department of Education for its failures to meet its legal obligation to police this industry and stop the perpetration and collection of fraudulent student loan debt.

Reference

"Student borrowers..." (2020). Student borrowers to judge: Department of education can't be trusted to process borrower defense claims fairly - Press release. *The Project on Predatory Student Lending*. Retrieved from <https://predatorystudentlending.org/news/press-releases/student-borrowers-to-judge-department-of-education-cant-be-trusted-to-process-borrower-defense-claims-fairly-press-release>

Appendix D

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	\$ 250,000,000.00	\$ 2,000,000,000.00		
Sep-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 2,250,000,000.00		
Oct-20	\$ 250,000,000.00	\$ 250,000,000.00	\$ 2,500,000,000.00		
Nov-20	\$ 250,000,000.00				
Dec-20	\$ 250,000,000.00				
Total	\$ 3,000,000,000.00				

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