



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

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## Affidavit of Dispute

International Document

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

May 24, 2021

Exhibit: A

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

RE: Account number 0144794658; and Misrepresented Instrument – Bill of Attainder / Foreign Bill of Exchange titled Loan Statement dated March 8, 2021.

### Stare Decisis Law

*"Fraud vitiates the most solemn contracts, documents, and even judgments."* See **United States v. Throckmorton**, 98 U.S. 61, 25 L.Ed. 93

I am in receipt of the unsigned misrepresented instrument – bill of attainder / foreign bill of exchange titled Loan Statement dated March 8, 2021, and several other similar instruments regarding account number 0144794658 from an unidentified mystery person representative of your foreign corporate entity UNITED WHOLESale MORTGAGE (Inc.). Such instruments are addressed to the artificial corporate person / nom de guerre ELZIRA M WILBURN (race: black) regarding an alleged loan in the amount of \$282,263.04. Your “Loan Statement” instrument is spurious and constitutes evidence of inducement to fraud. See **Exhibit: A1** attached hereto.

You’re “Loan Statement” instrument and claim of an alleged loan in the amount of \$282,263.04 is hereby disputed in accordance with my prerequisite due process rights.

Before you intend to enforce or compel me to an alleged debt, you must first show that you are the ‘holder-in-due-course’ of an original (not copy) valid and verifiable ‘Loan Agreement’ mutually made between you or an authorized representative of your foreign company, UNITED WHOLESale MORTGAGE (Inc.), and I (ex rel. ELZIRA M WILBURN) upon which the alleged debt is made. Furthermore, pursuant to the ‘Best Evidence Rule’ you must also be willing to produce the original ‘loan agreement’ before trying to enforce the alleged debt. See Black’s Law Dictionary, 5<sup>th</sup> Ed., Page 146:

*Best Evidence Rule. The “best evidence rule” prohibits the introduction into evidence of secondary evidence unless it is shown that original document has been lost or destroyed or is beyond jurisdiction of court without fault of the offering party; if original document is lost, then secondary evidence is properly admissible. State v. Stephens, Mo.App., 556 S.W.2d 722, 723. Fed.R.Evid. 1002 states the basic rule as follows: “To prove the content of a writing, recording, or photograph, the original writing, recording, or photograph is required, except as otherwise provided in these rules or by Act of Congress.”*

#### **Declaration of Nationality - Citizenship and Status**

For the record, I am Elzira Thornton-El, a natural person, in full life, in propria persona, sui juris, in solo proprio. My nationality / citizenship is Moorish American, being an aboriginal and indigenous heiress apparent and national of the Moroccan Empire at North-West Amexem / North America. In accordance with my treaty rights to consular jurisdiction, I am a foreign national inhabitant at the California republic, and authorized representative, ex rel. ELZIRA WILBURN /

ELLZIRA M. WILBURN, a fictitious corporate person / nom de guerre. My treaty rights are secured under the Treaty of Peace and Friendship of 1836 between the United States of North America and the Moroccan Empire, which is the 'supreme law of the land' under Article VI, clause 2 of the Constitution for the United States of North America.

### Discovery and Disclosure

You are hereby commanded to produce to me via certified mail the following for full disclosure purposes:

1. The certified copy of the alleged 'loan agreement' (exposing the front and back) with my signature complete with any affixations or allocations attached to the same for endorsements;
2. All bookkeeping journal entries and records associated with the alleged 'loan agreement'; and
3. Evidence of 'Allodial Title' or 'Aboriginal Title' to the property known  
Los Angeles, California, which would verify you and / or any of the stockholders of your foreign company, UNITED WHOLESALE MORTGAGE (Inc.), to be the absolute owner of such property having the right to lease it and / or sell it; and
4. The specific specie that you are accepting as "payment" for the alleged debt balance of \$282,263.04:
  - a. either gold and silver coins which is the lawful money (dollars) used to pay a debt per Article 1, section 10, clause 1 of the Constitution for the United States of North America; or
  - b. private corporate commercial paper (Federal Reserve Notes) and securities (Checks) which are unconstitutional, unlawful, and do not constitute payment.

### Days to Answer

You have **five (5) days** from your receipt of this Affidavit of Dispute to answer and produce the above commanded evidence, and to rebut this affidavit, point-by-point, on a written affidavit signed under penalty of perjury. This is my 'Good Faith' attempt to clear up any misrepresentations or confusion concerning your spurious 'Loan Statement' instrument.

Your failure to answer and to produce the above evidence constitutes default, and stands as evidence of your admission by silence to fraud in the inducement, and conclusive proof of you and any other authorized representative of your foreign company, UNITED WHOLESALE MORTGAGE (Inc.,) having no valid claim. Upon your default, you agree to immediately cease and desist any and all further colorable actions regarding this matter. I do not under any circumstance waive or abandon any of my treaty rights to consular jurisdiction.

**NO COLLECTION CAN BE TAKEN BY YOU OR YOUR AGENT(S)** during this validation period!

**Affidavit**

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

Executed this 11<sup>th</sup> day of June, 2021.

 \_\_\_\_\_

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

ELZIRA WILBURN;

All Rights Reserved.

C/o

Los Angeles, California republic [Zip Exempt]

Maghrib al Aqṣá.  
North-West Amexen.

Duly subscribed and affirmed on this 11<sup>th</sup> day of June, 1443 M.C.Y.  
[C.C.Y. 2021], before me, a Wazir [Notary Public] of Morocco at the California state republic.

WITNESS my hand and official seal:



Wazir [Notary Public]; All Rights Reserved.

Denis Martinez Bey

(Printed Appellation)



Affidavit of Fact  
Certificate of Service

I, Elzira Thornton-El, hereby certify that on the 11<sup>th</sup> day of June, 2021, the enclosed Affidavit of Dispute [Exhibit: A] and attached Exhibit: A1 were sent via certified mail to the following recipient:

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

  
All Rights Reserved.

C.C: Shirley N. Weber, North Carolina Secretary of State  
Antony J. Blinken, United States Secretary of Sate  
Monty Wilkinson, acting United States Attorney General  
Michelle Bachelet Jeria, United Nations High Commissioner for Human Rights  
[EnforceTheConstitution.org/](http://EnforceTheConstitution.org/)  
All other interested persons

# **EXHIBIT: A1**



PO Box 77404  
Ewing, NJ 08628  
STATEMENT ENCLOSED

Exhibit: A1

Loan Statement

Statement Date: 03/08/21  
Account Number: 0144794658  
Payment Due Date: 04/01/21  
**Amount Due \$1,400.81**  
If payment is received after 04/16/21, S&P 02 late fee will be charged.

Contact Us  
Customer Service/Pay By Phone: 855-753-6201  
Website: [www.uwmloanadministration.com](http://www.uwmloanadministration.com)  
\*Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628

Evidence of extortion and fraud in the inducement.

⑆0514665 000042376 096LST 0074780 JO AF04LB P1 US  
ELZIRA M WILBURN  
Los Angeles CA

Evidence of fictitious corporate name/nom de guerre, false identity, misrepresentation, denationalization, and fraud in the inducement

Account Information		Explanation of Amount Due	
Property Address: LOS ANGELES, CA 90037		<small>If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to <a href="http://www.hud.gov/offices/hud/hudchocs.cfm">www.hud.gov/offices/hud/hudchocs.cfm</a> for a list of homeowner counselors or counseling organizations in your area.</small>	
Outstanding Principal	\$282,263.04	Principal	\$475.88
Escrow Balance	\$769.41	Interest	\$764.46
Maturity Date	October 2050	Escrow (for Taxes and Insurance)	\$160.47
Interest Rate	3.2500%	Other	\$0.00
Prepayment Penalty	NONE	<b>Current Payment Due 04/01/21</b>	<b>\$1,400.81</b>
		Total Fees Charged Since Last Statement	\$0.00
		Overdue Amount	\$0.00
		<b>Total Amount Due</b>	<b>\$1,400.81</b>

Date	Effective Date	Description	Charges	Payments
03/08/21	03/08/21	03/2021 PAYMT - THANK YOU		\$1,400.81
03/08/21	03/08/21	ADDL PRIN		\$50.00

	Paid Since Last Statement		Paid Year to Date
	Principal	\$534.43	\$1,738.59
Interest	\$765.91	\$2,302.43	
Escrow (Taxes and Insurance)	\$160.47	\$481.41	
Other	\$0.00	\$0.00	
Fees	\$0.00	\$0.00	
*Unapplied Funds	\$0.00	\$0.00	
<b>Total</b>	<b>\$1,460.81</b>	<b>\$4,522.43</b>	

**IMPORTANT MESSAGES**  
Your Taxes Paid in 2020 = \$358.25, Your Interest Paid in 2020 = \$1,770.70

Evidence of fraud and swindles under TITLE 18 USC 1341



United Wholesale Mortgage, a division of United Shore Financial Services, LLC NMLS #3038

See Reverse Side For Additional Important Information Please return this portion with your payment

Elzira M Wilburn  
Los Angeles CA

Make Checks Payable To:  
**United Wholesale Mortgage**

Check this box if your address or personal information has been updated on the reverse of this payment coupon.

Payment Due Date: 04/01/21  
 Current Payment: \$1,400.81  
 Past Due Amount: \$0.00  
 Unpaid Late Charges: \$0.00  
 Other Fees: \$0.00  
**TOTAL AMOUNT DUE: \$1,400.81**  
 After 04/16/21 Pay: \$1,482.83

Additional Principal \$ \_\_\_\_\_  
 Additional Escrow \$ \_\_\_\_\_  
 Other Fees \$ \_\_\_\_\_  
 Total Amount paid \$ \_\_\_\_\_

\*See reverse side for instructions

Please do not fold, tape or staple check or coupon. Please only use blue or black ink.

Account Number: 0144794658 Amount Enclosed \$  
PAYMENT PROCESSING CENTER  
PO BOX 54040  
LOS ANGELES, CA 90054-0040

⑆00000014479465800J0US25100000140061000001462630000014006100000006202