

CONSENSUAL COMMERCIAL CLAIM OF LIEN

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

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

Certified Mail #: **7018 2290 0000 2905 5879**

Via Facsimile: **888-855-9562**

Notice Date: **January 19, 2021**

Lien Claimant(s): **Dollie McDonald
2024 Cactus Desert Court
North Las Vegas, Nevada 89084**

Lien Debtor(s): **Paul M. Donofrio, Chief Financial Officer**
Hereinafter collectively **c/o BANK OF AMERICA as Successor in Interest**
Referred to as "Lien Debtor, you, **to COUNTRYWIDE HOME LOANS, INC. and**
your offices, you and your client, **COUNTRYWIDE BANK, FSB, BAC HOME LOANS**
your agents or assigns" **SERVICING, LP FKA COUNTRYWIDE HOME LOANS**
SERVICING, LP
Attn: Home Retention
6860 Argonne Street, Unit A
Denver, CO 80249

Reference: **Alleged Debtor: DOLLIE MCDONALD**
Invalidated Debt Type: MORTGAGE LOAN
Invalidated Debt Account: 152713512

Mr. Donofrio,

YOU ARE HEREBY NOTICED that Bank of America is in DEFAULT of an opportunity to respond to the Commercial Affidavit of Truth annexed to Lien Claimant's Notice of Intent to Lien dated December 15, 2020, as witnessed by a third party neutral witness, and a DEFAULT JUDGMENT is being sought against you.

Bank of America failed to properly respond to Lien Claimant's presentments and provide validation of debt and proof of claim pursuant to U.S.C. TITLE 15 > CHAPTER 41 > SUBCHAPTER V > Sec. 1692(g)(b) of the Fair Debt Collections Practices Act ("FDCPA").

Bank of America failed to validate Lien Claimant's alleged debt. As this alleged debt is now invalidated, pursuant to the Counter Claim with Self-Executing Contract in Lien Claimant's Notice of Demand, Bank of America (1) voluntarily authorizes Lien Claimant to record a UCC-1 financing statement, listing Bank of America as debtor, to secure the debt owed to Lien Claimant.

Bank of America shall voluntarily:

- (1) deliver or cause to be delivered to Lien Claimant as **GRANTOR / SETTLOR / TRUSTOR**, the original Note(s) and Deeds of Trust; and,
- (2) record a Certificate of Acknowledgment in the Office of the Recorder of Clark County, in the State of Nevada, which acknowledges that the alleged debt secured by the Deeds of Trust has been fully paid, or otherwise justly satisfied or discharged; and,
- (3) execute and record a Certificate of Discharge in the Office of the Recorder of Clark County, in the State of Nevada, which discharges the alleged debt secured by the Deeds of Trust, the Deeds of Trust, having been fully paid, otherwise justly satisfied or discharged; and,
- (4) execute and record or cause to be recorded a **DEED OF FULL RECONVEYANCE OF ANY AND ALL ENCUMBERED INTERESTS, RELEASING LENDER'S ALLEGED LIEN FROM SUBJECT PROPERTY AND RECONVEYING, WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED HERETO, i.e. GRANTOR / SETTLOR / TRUSTOR, THE ESTATE NOW HELD BY HIM THEREUNDER**, under Deed(s) of Trust recorded as alleged loan number 152713512, Instrument Nos. 0004265 and 0004266, (including any and all Deed(s) of Trust recorded at any time during this credit transaction) pertaining to that property specifically addressed and identified as 2024 Cactus Desert Court, North Las Vegas, Nevada 89084 and recorded in Book 20050415 as Document No. 0003710 – Parcel ID: 124-20-512-049 in the Office of the Recorder of Clark County, in the State of Nevada and said Deeds of Trust and the Note(s) shall be marked paid and justly satisfied; and,

- (5) deliver or cause to be delivered to **GRANTOR / SETTLOR / TRUSTOR** certified copies of recorded certificates and **DEED OF FULL RECONVEYANCE** via U.S.P.S. Registered Mail at the subject property. Lien Debtor incurring any and all fees relating to the release and/or reconveyance, including, but not limited to the preparation, execution, recordation or delivery; and,
- (6) contact any and all credit bureaus, including but not limited to, Equifax, Experian and Trans Union, to (a) report the date of last activity on Lien Claimant's account to as August 11, 2020, the date of the Notice of Demand, (b) remove any and all negative comments on Lien Claimant's credit report attributed to this consumer credit transaction and (c) update Lien Claimant's credit report to a "PAID AS AGREED" status - NOT as a delinquent or closed account - and zeroed out in accordance with GAAP and Public Policy.

Any adverse information reported by Bank of America and/or its assigns to any credit reporting agency that could be critical to Lien Claimant's financial health and considered detrimental to Lien Claimant's credit history shall be grounds for a defamation lawsuit against Bank of America for such libelous reporting, in violation of Fair Credit Reporting Act, FDCPA and U.S.C. TITLE 18 > PART I > CHAPTER 63 > Sections 1341, 1343, 1344, 1348 and 1349.

Your dishonor constitutes an estoppel and your voluntary waiver of any and all claims, rights, remedies, immunities and defenses against Lien Claimant, their Agent and/or Heirs, with prejudice, that may otherwise exist, having waived the right to answer by acquiescence, failure to contest, tacit admission and formal acceptance of all the terms, conditions and stipulations of Lien Claimant's presentments, formed knowingly and intentionally, and is Bank of America's confession of judgment in this matter.


This **Consensual Claim of Lien** contains an Affidavit of Obligation and True Bill in Commerce and is recorded in the National Public Records Registry in the State of Texas.

A release of this Lien can only be accomplished by the following:

1. A satisfaction of the lien by Lien Debtors; or
2. A point-for-point rebuttal in the form of a commercial affidavit for which Lien Debtors accept full personal commercial responsibility; or
3. An unextorted voluntary removal by Lien Claimant; or
4. A decision by an impartial common law jury duly convened and properly conducted (not tampered with by a judge, other public official, or other person).

Violation of this process constitutes accessory to a crime. Any attempt to abridge or defeat or impair this process and release this Lien against the cited Lien Debtor(s) is a felony, publicly punishable by an escalation of this Commercial Process. If the official custodians of this Lien do not honor and protect it, or attempt to tamper with, expunge or release it, they will become personally individually liable for all damages which result, both commercially and criminally, which could have been prevented by reasonable diligence and lawful behavior pursuant to 42 U.S.C. § 1986 and 18 U.S.C. §§ 4, 241, 242.

Of this presentment take due **NOTICE** and heed, and govern yourselves accordingly.

By: 
Dollie McDonald, Real Party in Interest
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AFFIDAVIT OF OBLIGATION
THIS IS A U.S. S.E.C. TRACER FLAG, NOT A POINT OF LAW
(See attached instruction – Appendix A)

WHEREAS, the public record is the highest evidence form, I, Dollie McDonald, am hereby timey creating public record with this Affidavit of Obligation by Verified Declaration in the common law jurisdiction of the State of Texas and the United States of America. This **Consensual Claim of Lien** is assessed and ledgered by this Affidavit of Obligation in the accompanying True Bill of Commerce, and is sworn to be true, correct and complete and not misleading.

Introductory Certification

I, Dollie McDonald, the Undersigned Lien Claimant, hereinafter, "Lien Claimant," does hereby solemnly swear, declare under penalty of perjury, and state as follows:

1. THAT I AM competent to state the matters set forth herein.
2. THAT I have first-hand, personal knowledge of the facts stated herein.
3. THAT I issue this Commercial Affidavit of Truth with sincere intent.
4. THAT all facts herein are true, correct, complete and certain, admissible as

evidence, and if called upon to testify as a witness, I will testify to their veracity.

Allegations

5. THAT Bank of America's attacks on the commercial and/or private liability of Lien Claimant and failure to respond/rebut said claims, created the mutually voluntary, consensual, commercial, private contract by and between Lien Claimant and Bank of America.

6. THAT Bank of America's failure, refusal, and/or neglect to present a verified response, to Lien Claimant's Notice of Demand for Validation and Proof of Claim ("Notice of Demand") pursuant to U.S.C. TITLE 15 > CHAPTER 41 > SUBCHAPTER V > SECTION 1692(g) of the Fair Debt Collections Practices Act ("FDCPA"), caused injury and damage to Lien Claimant.

7. THAT Bank of America's failure, refusal, and/or neglect to prove their claims or charges against the Lien Claimant within the time allotted in Lien Claimant's presentments constitutes deliberate criminal actions and willful breach of and default of "contract".

8. THAT Bank of America's failure, refusal, and/or neglect to respond to Lien Claimant's Notice of Demand, as stipulated, and provide, with particularity, everything requested in said Notice of Demand is its lawful, legal and binding agreement with and admission to the fact that all not provided information requested in the Notice of Demand is not existent and is fully binding upon Bank of America in any court in America, without protest or objection.

9. THAT Bank of America's silence can only be equated with fraud as there is a legal or moral duty to speak, and an inquiry left unanswered is intentionally misleading.

10. THAT Bank of America voluntarily compensates Lien Claimant for damages pursuant to the Counter Claim with Self-Executing Contract in Lien Claimant's Notice of Demand as detailed in Lien Claimant's True Bill of Commerce annexed hereto and made part hereof by this reference, to be recovered the value of \$5,082,000.00 in 1 oz. American Gold Eagle Coins, 100 oz. Silver Bars or Bitcoin.

11. THAT Surety for the value of this claim is as follows: all of Bank of America's assets, both tangible and intangible, including, but not limited to ownership, equity, property, and rights to property, now owned or held or hereinafter acquired, in all businesses, corporations, companies, partnerships, limited partnerships, organizations, proprietorships and the like; and Deed(s) of Trust recorded as alleged loan number 152713512, Instrument Nos. 0004265 and 0004266, (including any and all Deed(s) of

Trust recorded at any time during this credit transaction) pertaining to that property specifically addressed and identified as 2024 Cactus Desert Court, North Las Vegas, Nevada 89084 and recorded in Book 20050415 as Document No. 0003710 – Parcel ID: 124-20-512-049 in the Office of the Recorder of Clark County, in the State of Nevada.

Verified Declaration

THAT, I, Dollie McDonald, the Undersigned Lien Claimant, depose and certify that I have written the foregoing with intent and understanding of purpose, and believe the statements, allegations, demands and contents herein to be true, correct, and complete, commercially reasonable and just, to the best of my knowledge and belief.

Further Lien Claimant Saith Naught.

This **AFFIDAVIT OF OBLIGATION** is dated the 20th day of the January in the year of our Lord Two Thousand Twenty-One.

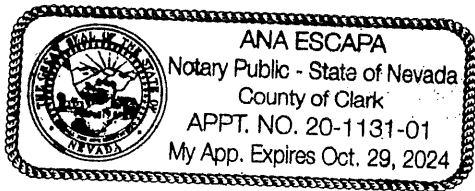
By: *Dollie McDonald*
Dollie McDonald, Real Party in Interest
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JURAT

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

Subscribed and sworn to (or affirmed) before me, Ana Escapa, Notary Public, on this 20 day of January 2021 by **Dollie McDonald**, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

WITNESS my hand and official seal.
Ana Escapa
NOTARY PUBLIC



My Commission Expires: 10-29-2024

APPENDIX A

The Lien Claimant does NOT rely on Title 15 as a basis for the “Commercial Lien.” ALL Commercial processes, by using or relying on notes or paper in Commerce (e.g. Federal Reserve Notes), must bear some sort of Federal tracking code, a County Recorder's number or a serial number, which process must be accessible for inspection at the nearest relevant County Recorder's Office or be widely advertised. When a Lien matures in ninety (90) days by default of the Lien Debtor through the Lien Debtors failure to rebut the AFFIDAVIT OF OBLIGATION point-for-point categorically, it becomes an accounts receivable in the ordinary sense of a collectable debt upon which assignments, collateralization, and other commercial transactions can be based, hence becomes a Security subject to observation, tracking, and regulation by the United States Securities and Exchange Commission (hereinafter U.S. S.E.C.).

The notation “A Security – 15 USC” is a flag in Commerce telling the U.S. S.E.C. that a speculation account is being established to enforce a lien. The U.S. S.E.C. can then monitor the process. As long as the process is truthful, open, and above-board (full disclosure), the U.S. S.E.C. has no jurisdiction over it, for even the U.S. S.E.C. has no jurisdiction over the truth of testimony, depositions, affidavits, and affidavits of obligation (Commercial Liens), and an unrebutted affidavit stands as the truth in Commerce.

Legal Authority: Universal moral / existential truths / principles, expressed in Judaic (Mosaic) Orthodox Hebrew / Jewish Commercial Code, corollary to Exodus (chiefly Exodus 20:15, 16). This is the best-known Commercial process in America.

When an Affidavit is so flagged in Commerce, it becomes a Federal Document because it could become translated into a Security (for example by being attached in support of a Commercial Lien), and not accepting and/or filing a Commercial Affidavit becomes a Federal offense.

TRUE BILL OF COMMERCE

A 'SECURITY' [15 USC et seq.]
U.S.E.C. TRACER FLAG
(not a point of law)

BILL TO:
PAUL DONOFRIO, CFO
c/o Bank of America
P.O. Box 942019
Simi Valley, CA 93094-2019

PAY TO THE ORDER OF:
DOLLIE MCDONALD

DATE	DESCRIPTION	RATE	AMOUNT OWED
09.14.20 – 09.30.20	Each communication made to Claimant, whether telephonically or in writing, which is not in affidavit form (2)	\$2,500.00	\$5,000.00
01.19.21	Late Fee payment per day (72 days)	\$1,000.00	\$72,000.00
01.19.21	Claimant's valued productive time in seeking to verify the true nature of this alleged debt obligation	\$5,000.00	\$5,000.00
01.19.21	Actual damages for three times the balance equal to the purported credit limit on this account plus interest and fees, for "money lent	\$437,200.00	\$1,500,000.00
01.19.21	Punitive damages for injury and damages sustained	\$3,500,000.00	\$3,500,000.00
SUB-TOTAL AMOUNT DUE:			\$5,082,000.00