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Sent To
 Richard Fairbank, Capital One
 Street and Apt. No., or PO Box No.
 7933 Preston Road
 City, State, ZIP+4®
 Plano, Texas republic [near 75024]

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Your item was delivered to an individual at the address at 1:54 pm on January 2, 2024 in PLANO, TX 75024.

PLANO, TX 75024
January 2, 2024, 1:54 pm

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EXHIBIT: B



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

Affidavit Of Fact Notice of Default International Document

Notice to Agent is Notice to Principal. Notice to Principal is Notice to Agent.

December 28, 2023

Exhibit: B

Richard Fairbank, (acting as) President / Chief Executive Officer CAPITAL ONE (Inc.)
7933 Preston Road
Plano, Texas republic [near. 75024]

Additional Mailing Location:
PO Box 60511
City of Industry, California republic [near. 91716]

Re: Affidavit of Dispute [Exhibit A, A1, A2, A3]; Account number 6201012146326; and Misrepresented Instrument – Bill of Attainer / Foreign Bill of Exchange titled Repossession Notice, Notice of Strict Enforcement of Contract Rights, Auto Loan Statement dated May 22, 2023, September 13, 2023, and September 25, 2023.

I am in receipt of three (3) misrepresented instruments – foreign bills of exchange titled Repossession Notice, Notice of Strict Enforcement of Contract Rights, Auto Loan Statement dated May 22, 2023, September 13, 2023, and September 25, 2023. However, your instruments are spurious and does not constitute an answer to my dispute because the sender is not properly identified on either of the instruments (Capital One Auto Finance is not the sender) nor is there a signature thereto, and all instruments are addressed to the fictitious corporate person / nom de guerre inscribed in ALL CAPS, i.e., SANTIEL CHAMBERS and not me which constitutes evidence of fraud in the inducement. See **EXHIBITS: B1** attached hereto; and see **United States v. Throckmorton, 98 U.S. 61, 25 L.Ed. 93** ("Fraud vitiates the

most solemn contracts, documents, and even judgements.”).

On December 22, you were served process at your present address via United State Postmaster – certified mail (article number 7022 2410 0001 6915 7940) with the Affidavit of Dispute [Exhibit: A, A1, A2, and A3], and was given three (3) days from that day to answer and prove your claim in accordance with the prerequisites of my due process rights secured by the 5th Amendment of the Constitution for the United States of North America. As of this date you have waived your due process rights by failing to answer and prove your claim of an allege debt which constitutes default.

Your default stands as conclusive evidence of your admission by silence to you committing acts of fraud in the inducement. Your default also stands as conclusive proof of you having no valid claim, and your instruments as well as account / loan number 6201012146326 being unconstitutional, notwithstanding, null and void ab initio, and unenforceable for lack of jurisdiction and fraud.

I am now seeking the following damages from you Richard Fairbank, and all other representatives of CAPITAL ONE AUTO FINANCE, a division of CAPITAL ONE (Inc.):

Allodial Compensation Invoice for Damages

<u>Damages</u>	<u>Cost</u>
Conspiracy against rights (18 USC 241).....	\$1,600,000
Deprivation of rights under color of law (18 USC 242).....	\$1,600,000
Denationalization under the ‘Black Code’ (race:black).....	\$10,000,000
Fraud in the inducement.....	\$1,600,000
Extortion.....	\$1,600,000
Grand theft.....	\$76,000.00
Repayment of Tow Cost.....	\$700.00
False identity.....	\$1,600,000
Breach of treaty and constitutional obligations.....	\$1,600,000
Consular cost.....	\$25,000.00
Misc. expenses (mailing, paper, ink, etc.).....	\$2,500.00

Total: \$19,704,200.00 payable in lawful money of 0.9999 fine silver bullion coins or bars DUE FORTHWITH.

I hereby invoke my treaty rights to inherit my ancestral estate in reversion and my treaty right to consular jurisdiction in this dispute which are guaranteed to be secured under Articles 20 and 22 of the Treaty of Peace and Friendship of 1836 between the United States of North America and the Moroccan Empire, which aver the following:

Article 20. If any of the citizens of the United States, or any person under their protection, shall have any disputes with each other, the Consul shall decide between the parties and whenever the Consul shall require any aid or assistance from our government, to enforce his decision, it shall be immediately granted to him.

Article 22. If an American citizen shall die in our country, and no will shall appear, the Consul shall take possession of his effects, and if there shall be no consul, the effects shall be deposited in the hand of some person worthy of trust, until the party shall appear who has a right to demand them; but if the Heir to the person deceased be present, the property shall descend agreeable to that will, as soon as the Consul shall declare the validity thereof.

In support thereof, see **Kolovrat v. Oregon**, 366 U.S. 187, 194, 81 S.Ct. 922 (1961) (“A state cannot refuse to give foreign nationals their treaty rights because of fear that valid international agreements may possibly not work completely to the satisfaction of state authorities. Under the supremacy clause of the United State Constitution Art. VI, clause 2, state policies as to the rights of aliens to inherit must give way to overriding federal treaties and conflicting arrangements.”).

Reversion Statement

I am not lost at sea; and I affirm and declare my right of ‘reversion of estate’ and therefore I make no claim with respect to the title and misrepresented name SANTIEL CHAMBERS / Man-of-Straw and nom de guerre, and the spurious creations of the foreign, de facto United States Corporate operators, actors, and owners; and I surrender and assign any and all ‘Reversionary Interest’ to the foreign United States / UNITED STATES (Inc.) and its subsidiaries for full ‘Acquittance Discharge Settlement’ and ‘Closure’ of my reliance per Title 12 USC 95a, part 2. I assume no liabilities or debts however contrived among its associates; and I do not consent to stand as ‘Surety’ for SANTIEL CHAMBERS or for the foreign, private, and for-profit UNITED STATES INCORPORATED / U.S. Corporation Company entity owners, directors, or their administrators; nor do I stand as ‘Surety’ for its subsidiaries or its associates at any point, or moment in time.

Affidavit

I affirm by virtue of Divine Law; under the Zodiac Constitution; and upon the Constitution for the United States of North America 1791; the United States Republic Constitution; and upon the honor of my Foremothers and Forefathers that the above Affidavit of Dispute is true and correct.

Executed this 28 day of December, 2023.



Affiant: Santiel Marvin Raphael Chambers-Bey, de jure
in full life, in propria persona, sui juris, in solo proprio

Authorized representative, ex rel.
SANTIEL MARVIN CHAMBERS;

All Rights Reserved.

C/O

Austell, Georgia Republic [Zip Exempt]

Maghrib al Aqsá.

North-West Amexem.

Duly subscribed and affirmed on this 28 day of December, 1443 M.C.Y. [C.C.Y. 2023], before me, a Wazir [Notary Public] of Morocco at the Georgia state republic.

WITNESS my hand and official seal:



Darius Bey
Wazir [Notary Public]; All Rights Reserved.

Darius Bey
(Printed Appellation)



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Affidavit of Fact
Certificate of Service

I, Santiel Marvin Raphael Chambers-Bey, hereby certify that on this 28 day of December, 2023, the enclosed Affidavit of Fact: Notice of Default [Exhibit: B] and attachments **EXHIBITS: B1** was sent via United States Postal Service Certified Mail and / or hand delivery to the following recipients:

Richard Fairbank, (acting as) President / Chief Executive Officer CAPITAL ONE (Inc.)
7933 Preston Road
Plano, Texas republic [near. 75024]

Additional Mailing Location:
PO Box 60511
City of Industry, California republic [near. 91716]


All Rights Reserved

C.C.: Brad Raffensperger, Georgia Secretary of State
Anthony Blinken, United States Secretary of State
Merrick B. Garland, United States Attorney General
Michael A. Hughes, Director of INTERPOL Washington
Volker Türk, United Nation High Commissioner for Human Rights
Embassies and Consulates of the International Community and other interested persons
InLightoftheConstitution.org/
Office of the Consul General of Morocco
Consulate of Morocco at the Georgia state republic

EXHIBIT: B1



Capital One
 Auto Finance
 7933 Preston Road
 Plano, TX 75024
 1-800-946-0332

USPS CERTIFIED MAIL™



9407 1091 0913 6002 1876 15

Exhibit B1



1 / 56

SANTIEL CHAMBERS

AUSTELL, GA 30106-2685

Evidence of there being
 no identifiable sender
 or signature which
 constitutes fraud

Evidence of fictitious name
 nom de guerre misrepresentation
 and fraud in the
 inducement.

App ID:

221646914



NCOX02QSQ000560106

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-735-8719

9407 1091 0913 6002 1876 15

SANTIEL CHAMBERS
AUSTELL GA 30106-2685

← Evidence of fictitious name / nom de guerre
misrepresentation and fraud in the inducement

Evidence of there being no identifiable
sender or signature which constitutes
fraud.



NC0X020S0000560206

If you are entitled to the protections of the United States Bankruptcy Code (11 U.S.C. §§ 362 & 524) regarding the subject matter of this letter, the following applies to you: **THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT, ASSESS, OR RECOVER A CLAIM IN VIOLATION OF THE BANKRUPTCY CODE AND IS FOR INFORMATIONAL PURPOSES ONLY.**

If you are a Servicemember or are entering military service, you may be entitled to protection under the Servicemembers Civil Relief Act ("SCRA"). SCRA provides protection under installment contracts for the purchase of motor vehicles, in addition to other types of protections. For questions regarding your eligibility under the SCRA, please contact us at the phone number above.

(Notice continued on next page)

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-735-8719

NOTICE OF OUR PLAN TO SELL PROPERTY AND INTENTION TO PURSUE DEFICIENCY



SANTIEL CHAMBERS
AUSTELL GA 30106-2685

Evidence of fictitious name / nom de guerre, misrepresentation and fraud in the inducement.

Account Number: 6201012146326
Vehicle: 22 CHEVROLE SILVERADO 15
VIN: [REDACTED]
Date of Repossession: 12/21/2023

Evidence of there being no identifiable sender or signature which constitutes fraud.

We have your 22 CHEVROLE SILVERADO 15, [REDACTED], because you broke promises in our agreement. We will sell the 22 CHEVROLE SILVERADO 15, [REDACTED], at a private sale sometime after 01/01/2024.

The money that we get from the sale (after paying our costs) will reduce the amount you owe. If we get less money than you owe, you will still owe us the difference. If we get more money than you owe, you will get the extra money unless we must pay it to someone else.

You can get the property back at any time before we sell it by paying us the full amount you owe (not just the past due payments), including our expenses.* To learn the amount you must pay, call us at 1-800-735-8719.

If you want us to explain to you in writing how we figured the amount you owe us, you may call us at 1-800-735-8719 or write us at ATTN: COAF Vehicle Remarketing, Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024, and request a written explanation.

If you need more information about the sale, call us at 1-800-735-8719, Monday through Friday, from 8:00 a.m. to 8:00 p.m. Eastern Time, or write us at ATTN: COAF Vehicle Remarketing, Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024.

We are sending this notice to the following other people who have an interest in the 22 CHEVROLE SILVERADO 15, VIN: 3GCPWCED2NG134845, or who owe money under your agreement: N/A.

Additional Information: *You may also get the vehicle back by paying less than the full amount you owe. Please read all pages of this notice carefully for an explanation of (1) how to get the property back, (2) how we figured the amount you currently owe, and (3) additional rights regarding your account.

Right to Demand A Public Sale: Under Georgia law, you have the right to demand that we sell the vehicle at a public sale or auction. To exercise your right to demand a public sale, you must notify us within 10 days after the date of this notice that you want a public sale. You must send us the notice at the address shown above by registered or certified mail or statutory overnight delivery (USPS overnight mail or any commercial carrier in the business of overnight delivery). If you exercise your right to demand a public sale (a sale could include a lease or license), we will send you further notice of the date, time, and place of such sale. You may attend that sale and bring bidders if you want.

Notice: We intend to pursue a deficiency claim against you, plus finance charges (interest), if the money that we get from the sale (after paying costs) is less than the money you owe.

Capital One Auto Finance is a division of Capital One, National Association; successor to Onyx Acceptance Corporation and NFB Funding, Inc.

NCOX02Q0S0000560306

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-735-8719

NOTICE OF OUR PLAN TO SELL PROPERTY AND INTENTION TO PURSUE DEFICIENCY



Recovery of Your Non-Collateral Personal Property: You can retrieve any personal property that was in your vehicle at the time of repossession from the following repossession service provider.

American Recovery Service - LPR
(800) 398-6480

Please note, retrieving your personal property is not required to get your vehicle back. Retrieving your personal property is at your discretion. The repossession service provider will hold your personal property for at least 31 days after the date of repossession, and will not charge you a fee for storing your personal property. Capital One Auto Finance does not dictate how long a repossession service provider holds personal property found in repossessed vehicles. Please contact the repossession service provider above as soon as possible if you have any questions about and/or would like to retrieve your personal property.

Evidence of there being no identifiable sender or signature which constitutes fraud.

NC0X020S0000560405

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-735-8719

ADDITIONAL INFORMATION ABOUT HOW TO GET YOUR VEHICLE BACK

Evidence of there being no identifiable sender or signature which constitutes fraud

As described above, we repossessed your vehicle because you broke promises in our agreement. We intend to dispose of your vehicle at a private sale sometime after 01/01/2024. You can get your vehicle back by either reinstating your account or redeeming your vehicle as described below and on the next page. There may be options available to assist you in getting your vehicle back that we would be happy to discuss with you by calling us at 1-800-735-8719, Monday through Friday, from 8:00 a.m. to 8:00 p.m. Eastern Time.

Amount You Must Pay to Reinstate

You must pay Capital One Auto Finance the following amount to reinstate your account and get your vehicle back so that your account is brought current at the time of reinstatement:*

Past Due Payments	
Unpaid Late Fees	\$6,643.92
Unpaid Other Fees (includes \$475.00 repossession fee)	\$320.00
Total Amount Payable to Capital One Auto Finance	\$7,438.92

*Your next scheduled payment is due on 01/15/2024. If you reinstate your account after that date, then you will also need to pay your \$999.24 payment due on 01/15/2024 in addition to the amount noted above.

Amount You Must Pay to Redeem

You must pay Capital One Auto Finance the following amount to redeem your vehicle and get it back so that your account is paid off in full at the time of redemption:

Unpaid Principal Balance and Accrued Finance Charges	\$49,098.93
Unpaid Late Fees	\$320.00
Unpaid Other Fees (includes \$475.00 repossession fee)	\$475.00
Total Amount Payable to Capital One Auto Finance	\$49,893.93

Evidence of fraud and swindles under 18 USC 1341

Capital One Auto Finance
7933 Preston Road
Plano, TX 75024
1-800-735-8719

IMPORTANT INFORMATION FOR REINSTATEMENT AND REDEMPTION



Reinstatement/Redemption Instructions and Other Important Information

- **Notice of Intent.** If you do not reinstate your account or redeem your vehicle, your vehicle will be sold. You may call 1-800-735-8719 for additional reinstatement and redemption information.
- **Payment Options.** Your reinstatement or redemption payment must be made using certified funds. You may call us at 1-800-735-8719 to make an electronic payment using your debit card or for details on making a payment using Western Union or MoneyGram. You may also send your payment using a cashier's check to us at the following address:

Capital One Auto Finance
P.O. Box 60511
City of Industry, CA 91716-0511

Evidence of there being no identifiable sender or signature which constitutes fraud.

NC0X02Q0S0000560606

- **Returning Your Vehicle.** If you reinstate your account or redeem your vehicle, your vehicle will be available for pickup at either the repossession service provider or the auction facility. Upon payment of the required amounts to reinstate or redeem, we will send a vehicle release authorization to the appropriate facility and provide you additional instructions at that time to pick up your vehicle.
- **Insurance, Extended Warranty, Vehicle Service Contract, and/or GAP.** If you do not reinstate your account or redeem your vehicle and you have insurance, extended warranty, vehicle service contract, and/or GAP financed as part of your contract, we will cancel it if we sell the vehicle. Unearned premiums or charges received by us will be applied to what you owe us.
- **Right to a Written Accounting.** Following the sale of your vehicle, we will provide you an Explanation of Calculation of Surplus or Deficiency as a written accounting of the disposition of your vehicle and your remaining account balance. You may also request this written accounting for at least one year after your vehicle is sold by writing to us at ATTN: COAF Vehicle Remarketing, Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024.