

**AFFIDAVIT OF FACT  
NOTICE OF NON-RESPONSE**

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April 9, 2018

WALKER, RONNELL DEMAR / RONNELL DEMAR WALKER Estate  
c/o: 312 Eastover Circle  
Summerville, SC [29483]

April 9, 2018

Erica Greer Lybrand  
Rogers Townsend Attorney at Law  
1221 Main Street, 14<sup>th</sup> Floor  
Columbia, SC 29201

**RECEIVED**  
MAY 07 2018  
SC Court of Appeals

**NOTICE OF NON-RESPONSE**

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

Ref: Affidavit of Fact Notice of Adverse Claim and Recension of Signature

Dear Ms. Lybrand,

I, Ronnell Demar Bey, do declare the following to be true and correct to the best of my knowledge.

This is a legal notice. Please read it carefully as it means what it says. If you fail to comply with this notice, then you will be deemed to be in agreement to my fee schedule outlined below. Do not ignore it.

I wish to deal with this matter in honor. This is a Notice of Non-Response informing you that you are in dishonor. This notice is in reference to Affidavit of Fact Notice of Adverse Claim and Recension of Signature sent via recorded delivery to you, dated March 7, 2018. You were advised via Notice of Adverse Claim and Recension of Signature: 1. to remove my signature from the note, 2. I also claim all rights to any profits or benefits generated by the surety instruments upon which my signature was placed.

You were requested to send certain documentation so as to validate and verify your claims against my person and have failed to do so. To date you have failed to adequately respond or

have ignored the contents of that notice which has left me with the assumption that you do not have any valid claim against my person and that there is no debt lawfully owed by me.

The mortgage is a separate contract from the loan and only gives the bank the authority to trade the mortgage. As soon as the convert the mortgage into a security it becomes under the state's Blue Sky Laws... If there is no consideration in value the contract is void. So the estate must be compensated for the mortgage being converted into a security. If not compensated it would be security fraud. My [signature] credit not the house got the alleged Loan.

I wish however to offer you another opportunity to substantiate your claims by forwarding the following documentation:

Proof that you still hold the original instrument of indebtedness.

Validation of the debt and proof that "Debt Collection Agency" (or any of its affiliated agents, parent companies, proxies, etc) actually suffered a loss (Copy of the actual accounting).

Proof of your claim against me in the form of a sworn affidavit; or an original and valid bill, with the words "Bill"/"Invoice" and "Value" on the face of it, complete with signature.

Copies of any bi-lateral or tri-lateral contracts which create obligations on each party to perform, evidenced as such by signatures binding the parties in agreement, INCLUDING any delegated Instrument of Novation, signed and sealed in a tripartite contract.

An Equitable Deed of Assignment (not a notice of assignment – two very different legal documents) should be made available to validate your claims. This should be executed as a Deed, granted by the grantor or original creditor and indorsed by instrumentary witnesses in solemn form.

It may be wise to take note that the following are the terms of a lawful contract:

Full disclosure.

Equal consideration.

Lawful terms and conditions.

Signatures of the Parties/Meeting of the Minds (corporations cannot sign because they have no right, or mind, to contract as they are legal fictions).

In the previous notice served upon you I stated:

Should you not be in receipt of any of the aforementioned documents, then you are party to a fraudulent act, therefore I reserve the right to seek full recourse through the courts of law

As you have so far failed to substantiate your alleged claim I now also request the following information:

Registration details with The Financial Conduct Authority  
Registration details with The Information Commissioners Office  
Your Consumer Credit License number  
You Public Liability Insurance details

It is also my understanding that the liability presented to me is in fact an offer of a contract which I have a lawful right to decline as a contract cannot be enforced under protest and duress and against my will.

I demand that all of the above conditions be met and presented in Affidavit format sworn under oath or attestation, under penalty of perjury and upon your full commercial liability. Due to the urgency and seriousness of this allegation, I will give you further fourteen (14) days to respond. If I do not receive such a response conforming to the above criteria within fourteen (14) days of the date of this letter, it will be deemed a tacit agreement by your acquiescence that the debt is null and void and non-existent and that permanent lawful estoppel will have been gained.

It is expected that as you are making this claim that you should have done all due diligence prior starting to pursue your demands and therefore should have all the lawfully required documentation to hand already.

Your failure to provide Proof of Claim in the form of the above reasonably requested specific items will comprise the tacit procurement of Debt Collection Agency's agreement to the following terms and conditions.

Debt Collection Agency is a third party interloper with no first-hand knowledge of the facts of the matter.

Debt Collection Agency (or any of its affiliated agents, parent companies, proxies, etc) does not have the legal right or lawful authority to attempt to enforce collection of the invalid claim and will not attempt to do so in the future.

Debt Collection Agency (or any of its affiliated agents, parent companies, proxies, etc) has no authority to adversely affect the credit rating of RONNELL DEMAR WALKER [estate] and that any negative remarks made to any credit reference agency will be removed.

Debt Collection Agency (or any of its affiliated agents, parent companies, proxies, etc) does not have the legal right and lawful authority to sell the alleged liability, pass it back to its client and/or appoint an agent to act on its behalf in this matter.

### **CEASE AND DESIST**

I remind you of my request that all further communications be made in writing only therefore you are hereby served notice as of April 9, 2018, under the Protection from Harassment Act 1997 to Cease and Desist any door-step visits, calls and texts to the addressee. Furthermore, you are to

Cease & Desist in any attempt to contact the family, friends, neighbors, employers or any persons associated with the account holder in regards to this matter.

Any further unauthorized communication (text, calls or door-step visits) from Debt Collection Agency, (or any of its affiliated agents, parent companies, proxies, etc.) to the above mentioned address answered or not will incur administration fees as outlined in the schedule below.

Should you now fail to comply with this notice I will report you to both Trading Standards and The Financial Conduct Authority. Take further note that continued telephone calls after the receipt of a request not to call may constitute a criminal offence under Section 127 of the Communications Act 2003.

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

### FEE SCHEDULE

Any invalid claims against RONNELL DEMAR WALKER [estate] and/or attempting to contact the Executor Office Occupant by Power of Attorney Ronnell Demar Bey by mail, mobile phone and/or telephone will constitute the agreement of Debt Collection Agency to the following Fee Schedule:

\$1,000.00 per invalid claim in writing, nunc pro tunc,  
\$50.00 per letter and/or notice sent by recorded mail, nunc pro tunc,  
\$200.0 per hour or portion thereof, of the Authorised Representative's time, nunc pro tunc,  
\$50.00 per attempt to contact by telephone and/or mobile phone, nunc pro tunc.  
\$200.00 per unauthorized door-step visit, nunc pro tunc.

All fees are payable in Twenty One (21) days of date of invoice is received, as evidenced by recorded delivery tracking number.

Without malice or mischief, in sincerity and honor

Yours sincerely



By:

WALKER, RONNELL DEMAR / RONNELL DEMAR WALKER ,ESTATE  
Executor Office Occupant by Power of Attorney Ronnell Demar Bey  
Autochthous American Aborigine  
No assured value, No liability. Errors & Omissions Excepted. All Rights Reserved.

WITHOUT RECOURSE – NON-ASSUMPSIT  
Calls maybe recorded

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY																
<ul style="list-style-type: none"> <li>Complete items 1, 2, and 3.</li> <li>Print your name and address on the reverse so that we can return the card to you.</li> <li>Attach this card to the back of the mailpiece, or on the front if space permits.</li> </ul>	<p>A. Signature <input checked="" type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <input type="checkbox"/> Date of Delivery</p>																
<p>1. Article Addressed to:</p> <p>Erica D Lybrand Rogers Townsend &amp; Thomas 220 Executive Center Drive Columbia, SC 29201</p>	<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>																
<p>2. Article Number (Transfer from service label)</p> <p>7018 0360 0001 0336 5928</p>	<p>3. Service Type</p> <table border="0"> <tr> <td><input type="checkbox"/> Adult Signature</td> <td><input type="checkbox"/> Priority Mail Express®</td> </tr> <tr> <td><input type="checkbox"/> Adult Signature Restricted Delivery</td> <td><input type="checkbox"/> Registered Mail™</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail®</td> <td><input type="checkbox"/> Registered Mail Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail Restricted Delivery</td> <td><input type="checkbox"/> Return Receipt for Merchandise</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery</td> <td><input type="checkbox"/> Signature Confirmation™</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery Restricted Delivery</td> <td><input type="checkbox"/> Signature Confirmation Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Insured Mail</td> <td></td> </tr> <tr> <td><input type="checkbox"/> Mail Restricted Delivery (00)</td> <td></td> </tr> </table>	<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®	<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™	<input type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery	<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Return Receipt for Merchandise	<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation™	<input type="checkbox"/> Collect on Delivery Restricted Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery	<input type="checkbox"/> Insured Mail		<input type="checkbox"/> Mail Restricted Delivery (00)	
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Ronnell Demar Bey  
114 E. Storer Circle  
SC

[24483]

CERTIFIED MAIL



7018 0360 0001 0336 5683

\$7.83<sup>2</sup>  
US POSTAGE  
FIRST-CLASS

071S00676061  
29483  
000045234



RECEIVED

MAY 07 2018

SC Court of Appeals

The Honorable Jenny Abbott Kitchens  
SC Court of Appeals, Clerk  
1222 Senate Street  
Columbia, SC 29201