

Filed for record at Request of:

Kathy-Jean: Espinda

After Recording Return Document to:

Name: Kathy-Jean: Espinda

Address: [REDACTED]

City/State/Zip: Kennewick, Washington [REDACTED]

Document Title: AFFIDAVIT OF DEFAULT AND FINAL JUDGMENT/RES JUDICATA

Land Patent No. WAWWAA 014660 Document No. 43

Assessors Parcel No. 107892020002014

FILED
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4 / 11 / 2024, 0600 hrs.

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FINAL DEFAULT JUDGMENT/RES JUDICATA

KNOW ALL MEN BY THESE PRESENTS: That I, :Kathy-Jean: Espinda a living soul, Honorable Woman, Washingtonian, one of the people, proclaim that Respondents failed to contest acceptance and are therefore in agreement by Respondents silence, and "tacit acquiescence" to the facts expressed in this Affidavit as they stand un-rebutted on the record. I have bbrought forth the land patent and perfected the superior title which is the Allodial Freehold Title Land Patent# WAWWAA 014660 Document No. 43. I proclaim that I now own the land as my private property and this ownership will be forever until I pass it to my heirs or assign the Land Patent to someone else. In care of [REDACTED] Kennewick, Washington state, a republic without U.S. . The matter is Res Judicata.

The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

County Auditor/Recorders Cover Sheet

Certified Mail No. 9589 0710 5270 0606 5469 54

FROM: :Kathy-Jean: Espinda, Authorized Representative for KATHY J.
ESPINDA, *Ens Legis/Trust*
c/o [REDACTED]
Kennewick, Washington [REDACTED]

TO: Michelle M. Bertolino, acting as Attorney
Farleigh Wada Witt, DUNS# 050208834
[REDACTED]
Portland, OR [REDACTED]

Ken Hohenberg, acting as CEO/Chairman
HAPO COMMUNITY CREDIT UNION, DUNS# 078326275
[REDACTED]
Kennewick, WA [REDACTED]

Certified Mail No. 9589 0710 5270 0606 5469 61

RE: Account / Loan Number 650330/1805HM729

Dated this 29th day of February, 2024 on Washington republic - without U.S.

Served via United States Postal Office Registered/Certified Mail Return Receipt

AFFIDAVIT OF DEFAULT AND FINAL JUDGMENT / RES JUDICATA

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

"Indeed, no more than (affidavits) are necessary to make the prima facie case." United States v. Kis, 658 F.2nd, 526, 536 (7th Cir. 1981); Cert Denied, 50 U.S. L.W. 2169; S. Ct. March 22, 1982

i, :Kathy-Jean: Espinda, a living soul, Honorable woman, Washingtonian, one of the People, being first duly sworn, depose, say and declare by my signature that the following facts are true, correct and complete to the best of my knowledge and my informed belief.

This Affidavit of Default and Res Judicata is to inform you that at this time you are in DEFAULT and have agreed and admitted without an objection to the following facts:

1. THAT, I have the evidence of fraud against me including:
 - a. Letter from your employee named Cris Torres, acting as Vice President of Asset Recovery that the full credit paid to the seller came from the Federal Reserve as an exchange for my Promissory Note; and that I received nothing of substance from you and your HAPO Community Credit Union employees/agents/assigns or any of your agents that I took full custody, care and control of for there to be a loan by definition; and,
 - b. I have the list Cris provided me showing that not only did the credit for my home come from the Federal Reserve against my Promissory Note, but that over \$9 million of credit my Promissory Note helped create which was funded to men and women who trusted the people of your HAPO institution and took out loans that day to pay back over a 30-year period plus interest. Not a penny came from their coffers as "consideration" towards the purchase of my home which breaks banking laws under RCW 62.A.3-303; and,
 - c. I have the document that shows the full credit for my home loan was deposited into my account number 650330 as the "Originator" of the loan. Because without the Promissory Note and my wet signature which they can no longer provide and no longer have in their possession, they would never have been able to fund my loan in the first place; and,
 - d. Documentation showing that your HAPO employees/agents/assigns merely transferred the funds via wire transfer to the Title Company; and,
 - e. I have a 17-minute recorded conversation between myself and Cris Torres with HAPO unedited, that proves the credits for my loans and credits, including ALL LOANS for all men and women

through HAPO come through the Federal Reserve. If that is the case, what exactly did Ken or any agent thereof with HAPO provide as consideration? There is no evidence that they didn't receive the full credit for my home loan from the Federal Reserve and that it came from their coffers; and,

- f. That multiple bad actors have moved forward against me without looking at or considering the evidence. Even with the fraud I still offered to settle the debt in a meeting with Cris which was ultimately denied; and,
 - g. Multiple un rebutted affidavits which is tacit acquiescence and an admission of guilt. This is enough for a prima facie case, as affidavits of truth are a MAXIM OF LAW which cannot be merely overridden by a judge; and,
2. THAT, you and your employees/ agents/ assigns have not provided full disclosure, have not been transparent, there was no meeting of the minds and that you gave nothing of substance of yours that I took full custody, care and control for there to be a loan by definition for the Account# [REDACTED] M729; and,
 3. THAT, my Promissory Note was exchanged for Federal Reserve Notes that provided 100% funding of this loan making me the Lender and you, the Borrower; and this funding was provided to the seller of my private property at the time of the sale which identifies as banking transaction pursuant to Federal Reserve Act Section 2; and,
 4. THAT, my Promissory Note in the amount of \$336,027.00 was used to pay the seller for my private property and you were not transparent about where the funds came from; and,
 5. THAT, you and your employees/ agents/ assigns merely transferred the credits provided to Benton-Franklin Title Company through my Promissory Note that was exchanged for Federal Reserve Notes at the Federal Reserve window; and,
 6. THAT, you and your employees/ agents/ assigns did not provide any valuable consideration of yours which violates RCW 62A.3-303; and,

7. THAT, you are not the holder in due course of my original Promissory Note after you failed/refused my multiple written requests to perform an inspection of this security; and,
8. THAT, you and your employees/agents/assigns do not hold any interest nor "ownership" in my private property as listed on the Deed of Trust/land that can only be described by metes and bounds; and,
9. THAT your ONLY interest is in the Assessor's Parcel Number 1078920200002014 (APN), which only exists on the Assessor's map and represent the federal territory overlay under the 'Zone Improvement Plan" also known as ZIP that was unlawfully attached to my private property/land; and,
10. THAT, you were served "NOTICE OF LIABILITY" via Certified Mail No. 7020 1290 0001 5442 1097 & 7020 1290 0001 5442 1103 dated February 9, 2024, which was received and contractually accepted by you on February 12, 2024; and,
11. THAT, the actual land was laying abandoned for which I had to secure my interest and make a claim by bringing the existing land patent forth in my name of which you were notified and where your interest in only legal description listed on the deed of Trust and the APN# on the Assessors Map which is REAL PROPERTY located in the UNITED STATES, a Federal corporation, located in the ninth district of District of Columbia identified by WA 99338; and,
12. THAT, I have secured the **ALLODIAL FREEHOLD TITLE**, and it has been available to the public in the Legal Notices Section of the Tri-City Herald as of February 1, 2024; and,
13. I, Kathy-Jean [Espinda], an Honorable woman have taken the proper steps as provided both legally and lawfully to own my land that until now has been unclaimed, to own it forevermore or until I transfer it to my heirs as an inheritance forevermore known as Espinda Homestead©; and,
14. THAT, your silence is tacit acquiescence, agreement, admission and confessed to the facts stated above and that you nor any of your employees/agents/assigns can bring a valid claim against me and my ownership of the private property described in metes and bounds and

secured under land patent providing me with allodial freehold Title unlike the Deed to the fictitious parcel number that you secured your interest in through this alleged loan; and that this Deed is only a color of title; and,

Respondents failed to contest acceptance and are therefore in agreement by Respondents silence and 'general acquiescence' to the facts expressed in this Affidavit as they stand un-rebutted on the record and the matter is Res Judicata and that Respondents become liable to Affiant in accordance to a Caveat made part of the Affidavit of Truth served on July 10, 2023 via Certified Mail Number 702202410 0002 5574 1619 received and signed and received by Tony KuztKowski.

Further Affiant Sayeth Not

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/a/

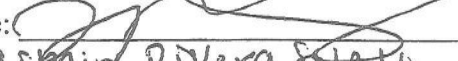


:Kathy-Jean: [Espinda], Affiant, one of the People

JURAT

State of Washington
County of Benton

On this 01 day of March, 2024, before me, the undersigned notary public, personally appeared Kathy-Jean Espinda, proved to me through satisfactory evidence of identification to be the person who signed the preceding or attached document in my presence, and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of his knowledge and belief.

Notary Public Signature: 
Your Name (Print): Jasmin Rivera Sotelo
Commission Expires: 08-03-27





The Beaufort Gazette
 The Belleville News-Democrat
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AFFIDAVIT OF PUBLICATION

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137600	516049	Print Legal Ad-IPL01577330 - IPL0157733		\$57.50	1	13 L

Attention: Kathy Espinda

Kathy Espinda

██████████
 Kennewick, WA ██████████

ANNOUNCEMENT

I, Kathy J. Espinda, am bringing Land Patent Document No. 43 forward on my property located at c/o 8575 W. 12th Street, Kennewick, Washington state, a republic. This website contains all pertaining documents for public view or objection: <http://bit.ly/480Vo2t> published in the Tri-City Herald for 60 days starting on February 1, 2024.
 IPL0157733
 Feb 1 2024

COUNTY OF BENTON)

SS

STATE OF WASHINGTON)

Stefani Beard, being duly sworn, deposes and says, I am the Legals Clerk of The Tri-City Herald, a daily newspaper. That said newspaper is a local newspaper and has been approved as a legal newspaper by order of the superior court in the county in which it is published and it is now and has been for more than six months prior to the date of the publications hereinafter referred to, published continually as a daily newspaper in Benton County, Washington. That the attached is a true copy as it was printed in the regular and entire issue of the Tri-City Herald and not in a supplement thereof, ran 1 time (s) commencing on 02/01/2024, and ending on 02/01/2024 and that said newspaper was regularly distributed to its subscribers during all of this period.

1 insertion(s) published on:

02/01/24

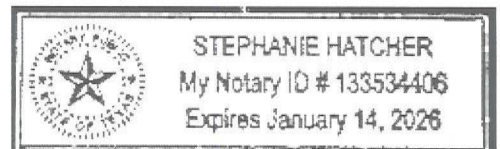
Stefani Beard

(Signature of Legals Clerk)

Sworn to and subscribed before me this 7th day of February in the year of 2024

Stephanie Hatcher

Notary Public in and for the state of Texas, residing in Dallas County



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Sent To: *Ken Hohenberg/HAR*

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City, State, ZIP+4®
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PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

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1. Article Addressed to:

c/o Ken Hohenbers
HARD

Kennewick, WA



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9589 0766 5270 0606 5469 61

PS Form 3811, July 2020 PSN 7530-02-000-9053

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A. Signature

X Agent Addressee

B. Received by (Printed Name)

IN Basore

C. Date of Delivery

3/4/24

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3. Service Type

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- Collect on Delivery
- Collect on Delivery Restricted Delivery
- Priority Mail Express®
- Registered Mail™
- Registered Mail Restricted Delivery
- Signature Confirmation™
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Mail Restricted Delivery 00

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1. Article Addressed to:

c/o Michelle Bettolino
Farleigh, Wada, Witt

Portland, OR



9590 9402 8642 3244 0275 23

2. Article Number (Transfer from service label)

9589 0710 5270 0606 5469 54

PS Form 3811, July 2020 PSN 7530-02-000-9053

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A. Signature

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B. Received by (Printed Name)

FOR

C. Date of Delivery

3/9/24

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