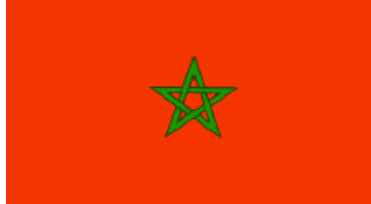


UNITED STATES OF AMERICA REPUBLIC

Continental Congress Assembled



PUBLIC LAW #111-42

Amended 12 February 2017

TO ESTABLISH LAWS FOR EXTORTIONATE CREDIT TRANSACTIONS

Pursuant to the United States of America Republic Constitution Amendment 19, Section 2, Clause 2, wherein it states; *"The United States of America Republic shall make all Laws which shall be necessary and proper for carrying into Execution the foregoing Powers, and all other Powers vested by this Constitution in the Government of the United States of America Republic, or any Department or Officer thereof"*, there shall hereby be designated "Extortionate Credit Transaction" provisions to serve this purpose. This amendment shall go into immediate force.

Introduced as **Senate Joint Resolution 42**, with **45** co-sponsors and as **House Joint Resolution 42** with **45** co-sponsors, a request was delivered before the Continental Congress to honor and therefore establish laws for Extortionate Credit Transactions.

The resolution suffered no amendments, no exclusions, no demands that it became law.

The 1st Continental Congress of the United States of America Republic publicly declared 2015 the national "Year of the United States of America Republic". The document known as Public Law **111-42** was signed and passed into law on **12 February 2017** by the following **SIGNATORIES to this Legislative Act in Attendance;**

In Continental Congress Assembled

1. President, Christopher-Cannon: Bey
2. Speaker of the House, Sharon-Green: El
3. USAR Secretary of State, Ross Woody Jr.: Bey



4. USAR Attorney General, K.Charles: Bey (abstain#1)
5. Chief Justice, Illinois, Romulus Dorsey: El (abstain #1)
6. Foreign Affairs Minister, Texas, Rafael-Dazquez: El
7. Recorder of Deeds, Illinois, Taiwan-Smith: Bey
8. Governor, Arizona, Dexter-Johnson: Bey
9. Governor, California, G. Kille: El
10. Governor, Georgia, Mandel Williams: El
11. Governor, Louisiana, Eric Wannamaker: Bey
12. Governor, Maryland - Allie Archer: Bey
13. Governor, Missouri, Floyd-Karris: Bey
14. Governor, Minnesota, Vicie-Williams: Bey
15. Governor, North Carolina, Nasir Ma'at: El
16. Governor, Ohio, Terry King: Bey
17. Governor, Virginia, Darnell Brown: Bey
18. Lieutenant Governor, Georgia, Timothy Jackson: El
19. Lieutenant Governor, North Carolina, Yisrael (Carol)-Murray: Bey
20. Lieutenant Governor, Ohio, Galen Carson: Bey
21. Lieutenant Governor Virginia, Rich Wilson: Bey
22. Assistant Governor, Georgia, Christopher Hill: Bey
23. Assistant Governor, Ohio, Anthony Hammond: Bey
24. Assistant Governor, North Carolina, Sean Skard: Bey
25. Secretary of State, California, Demeitric Mason: El
26. Secretary of State, Georgia, Maureen Willis: Bey
27. Secretary of State, Ontario, Al Drey: Bey (Canada)
28. Public Minister, Missouri, Linda Ann-Bashful: El
29. Public Minister, Missouri, Maurice-Reynolds: Bey
30. Public Minister, Florida, William L.-Salter III,: Bey
31. Public Minister, Steven Richards: Bey (Canada)
32. Representative, Colorado, Ajoa Nash-Conner: Bey
33. Senator, Colorado, Kakuyon: El
34. Senator/ Liaison - Georgia, Tara-Hill: Bey
35. Senator, Illinois, Clayton Ronald-Henderson: El
36. Senator, Michigan, George-Bond: Bey
37. Senator, North Carolina, Hope Ma'at El
38. Vicegerent Commissioner, Leslie-Atkins: El
39. Vicegerent Chief, Illinois, Saadiq: Bey
40. Vicegerent, Arizona, Jorge-Bravo: Bey



41. Vicegerent, California, Dadrion-Anderson: Bey
42. Vicegerent, Colorado, Evelyn-Gordon: Bey
43. Vicegerent, Georgia, Akil: Bey
44. Vicegerent, Michigan, Damon-Lewis: El
45. Vicegerent, Ohio, Andrew-Montgomery: Bey

PUBLIC LAW 111-42 on 12 February 2017

JOINT RESOLUTION

It reads as follows:

Authorizing and requesting the President to enact laws:

to proclaim and establish laws for the Extortionate Credit Transactions as per the Constitution and Laws of the **United States of America Republic**.

WHEREAS, the United States of America Republic, being a perpetual corporation is an autonomous State government lawfully incorporated and chartered for the benefit and protection of “We The Moorish American People”, by its Declaration, National Constitution and By-Laws, and aforementioned Articles;

WHEREAS the United States of America Republic’s official language is the English language,

WHEREAS the Moorish American People have made a unique contribution in shaping the United States of America Republic as a distinctive and blessed nation of people and citizens;

WHEREAS the Moorish American People are a People of deeply-held religious convictions springing from the Holy Scriptures of the Holy Koran of the Moorish Science Temple of America and the Learning, Teachings and Truth of the Holy Prophet Noble Drew Ali. The Holy Prophet Noble Drew Ali led his People back to the Principles and standards of their ancient forefathers’ Free National Principles and Standards.

WHEREAS the Principles of Love, Truth, Peace, Freedom and Justice inspired concepts of civil government that are contained in our Declaration of Independence and Constitution of the United States of America Republic;

WHEREAS the Moorish American People, are now in great comprehension that, as a Nation of People being Nationwide in scope to achieve peace as well as unity as a single harmonious Nation, there must be uniform Laws for the Nation. The **Constitution and Laws** of the **United States of America Republic are** *“the Rock on which our Republic rests”*;

WHEREAS the history of our Nation clearly illustrates the value of a Nation to be able to create and pass its own Laws are beneficial to a Society to Enforce the Laws of the Nation. This is not to remove or change **The Moorish American People** from voluntarily applying and extending the learning, teachings and truth of the Holy Koran of the



Moorish Science Temple of America in the lives of individuals, families, or in their society as a nation of People;

WHEREAS this Nation now faces great challenges that will test this Nation as it has never been tested before; and

WHEREAS that renewing our knowledge of Law, Divine and National and having faith in Our Universal Creator through Holy Scriptures of the Koran of the Moorish Science Temple of America, the Holy Bible and the Great Qu'ran of Mohammed as we honor all the divine Prophets Jesus, Mohammed, Buddha and Confucius. Therefore, the **Constitution and Laws of the United States of America Republic** and knowledge of the aforementioned Holy Scriptures can only strengthen our nation. I, President Christopher H- Cannon: Bey, therefore establish with the consent of the Continental Congress the provisions as the **Laws of the United States of America Republic:**

NOW, THEREFORE, be it **Resolved** by the Continental Congress of the United States of America Republic in Continental Congress assembled, That the President is authorized and requested to designate the administration of said laws.

LEGISLATIVE HISTORY-PL.111 Res.:42
CONGRESSIONAL RECORD, Vol. 1(2016):

12 February 2017 considered
and passed by the Continental
Congress.



TITLE 1 – CRIMINAL CODE

EXTORTIONATE CREDIT TRANSACTIONS

CHAPTER 31

<u>Section No.</u>	<u>Description:</u>
891.	Definitions and rules of construction.
892.	Making extortionate extensions of credit.
893.	Financing extortionate extensions of credit.
894.	Collection of extensions of credit by extortionate means.
895.	Effect on State laws.



TITLE 1 – CRIMINAL CODE

EXTORTIONATE CREDIT TRANSACTIONS

CHAPTER 31

SECTION 891. Definitions and rules of construction

For the purposes of this chapter:

To “**extend credit**” means to make or renew any loan, or to enter into any agreement, tacit or express, whereby the repayment or satisfaction of any debt or claim, whether acknowledged or disputed, valid or invalid, and however arising, may or will be deferred.

The term “**creditor**”, with reference to any given extension of credit, refers to any person making that extension of credit, or to any person claiming by, under, or through any person making that extension of credit.

The term “**debtor**”, with reference to any given extension of credit, refers to any person to whom that extension of credit is made, or to any person who guarantees the repayment of that extension of credit, or in any manner undertakes to indemnify the creditor against loss resulting from the failure of any person to whom that extension of credit is made to repay the same. The repayment of any extension of credit includes the repayment, satisfaction, or discharge in whole or in part of any debt or claim, acknowledged or disputed, valid or invalid, resulting from or in connection with that extension of credit.

To “**collect an extension of credit**” means to induce in any way any person to make repayment thereof. An extortionate extension of credit is any extension of credit with respect to which it is the understanding of the creditor and the debtor at the time it is made that delay in making repayment or failure to make repayment could result in the use of violence or other criminal means to cause harm to the person, reputation, or property of any person.

An “**extortionate**” means is any means which involves the use, or an express or implicit threat of use, of violence or other criminal means to cause harm to the person, reputation, or property of any person.

The term “**State**” includes the territories and provinces of the United States of America Republic as outlined in Public Law 111-12 Section 7, Public Law 111-40 Section 951a. State law, including conflict of laws rules, governing the enforceability through civil judicial processes of repayment of any extension of credit or the performance of any promise given in consideration thereof shall be judicially noticed. This paragraph does not impair any authority which any court would otherwise have to take judicial notice of any matter of State law.

SECTION 892. Making extortionate extensions of credit

(a) Whoever makes any extortionate extension of credit, or conspires to do so, shall be fined under this title or imprisoned not more than 20 years, or both.



(b) In any prosecution under this section, if it is shown that all of the following factors were present in connection with the extension of credit in question, there is prima facie evidence that the extension of credit was extortionate, but this subsection is nonexclusive and in no way limits the effect or applicability of subsection (a):

(1) The repayment of the extension of credit, or the performance of any promise given in consideration thereof, would be unenforceable, through civil judicial processes against the debtor in the jurisdiction within which the debtor, if a natural person, resided or in every jurisdiction within which the debtor, if other than a natural person, was incorporated or qualified to do business at the time the extension of credit was made.

(2) The extension of credit was made at a rate of interest in excess of an annual rate of 45 per centum calculated according to the actuarial method of allocating payments made on a debt between principal and interest, pursuant to which a payment is applied first to the accumulated interest and the balance is applied to the unpaid principal.

(3) At the time the extension of credit was made, the debtor reasonably believed that either one or more extensions of credit by the creditor had been collected or attempted to be collected by extortionate means, or the nonrepayment thereof had been punished by extortionate means; or the creditor had a reputation for the use of extortionate means to collect extensions of credit or to punish the nonrepayment thereof.

(4) Upon the making of the extension of credit, the total of the extensions of credit by the creditor to the debtor then outstanding, including any unpaid interest or similar charges, exceeded \$100.

(c) In any prosecution under this section, if evidence has been introduced tending to show the existence of any of the circumstances described in subsection (b)(1) or (b)(2), and direct evidence of the actual belief of the debtor as to the creditor's collection practices is not available, then for the purpose of showing the understanding of the debtor and the creditor at the time the extension of credit was made, the court may in its discretion allow evidence to be introduced tending to show the reputation as to collection practices of the creditor in any community of which the debtor was a member at the time of the extension.

SECTION 893. Financing extortionate extensions of credit

Whoever willfully advances money or property, whether as a gift, as a loan, as an investment, pursuant to a partnership or profit-sharing agreement, or otherwise, to any person, with reasonable grounds to believe that it is the intention of that person to use the money or property so advanced directly or indirectly for the purpose of making extortionate extensions of credit, shall be fined under this title or an amount not exceeding twice the value of the money or property so advanced, whichever is greater, or shall be imprisoned not more than 20 years, or both.

SECTION 894. Collection of extensions of credit by extortionate means

(a) Whoever knowingly participates in any way, or conspires to do so, in the use of any extortionate means: to collect or attempt to collect any extension of credit, or



to punish any person for the nonrepayment thereof, shall be fined under this title or imprisoned not more than 20 years, or both.

In any prosecution under this section, for the purpose of showing an implicit threat as a means of collection, evidence may be introduced tending to show that one or more extensions of credit by the creditor were, to the knowledge of the person against whom the implicit threat was alleged to have been made, collected or attempted to be collected by extortionate means or that the nonrepayment thereof was punished by extortionate means.

In any prosecution under this section, if evidence has been introduced tending to show the existence, at the time the extension of credit in question was made, of the circumstances described in section 892(b)(1) or the circumstances described in section 892(b)(2), and direct evidence of the actual belief of the debtor as to the creditor's collection practices is not available, then for the purpose of showing that words or other means of communication, shown to have been employed as a means of collection, in fact carried an express or implicit threat, the court may in its discretion allow evidence to be introduced tending to show the reputation of the defendant in any community of which the person against whom the alleged threat was made was a member at the time of the collection or attempt at collection.

SECTION 895. Effect on State laws

This chapter does not preempt any field of law with respect to which State legislation would be permissible in the absence of this chapter. No law of any State which would be valid in the absence of this chapter may be held invalid or inapplicable by virtue of the existence of this chapter, and no officer, agency, or instrumentality of any State may be deprived by virtue of this chapter of any jurisdiction over any offense over which it would have jurisdiction in the absence of this chapter.

[End of Resolution]

