

**NOTICE OF FAULT AND OPPORTUNITY TO CURE FAILURE  
TO RESPOND TO "NOTICE OF LIABILITIES FOR EXTORTION, ARMED  
ASSAULT, STATUTORY MAIL FRAUD, EMBEZZLEMENT AND CONTRACT  
OFFER"**

February 4/4, 2026

FROM: Katherine Hine, on her own behalf and on behalf of HiRGG Properties, pma;  
Claimant.

TO: Steven Harding -[sharding@graham-law-firm.com](mailto:sharding@graham-law-firm.com)  
David North -[mailman45601@gmail.com](mailto:mailman45601@gmail.com)  
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Dawn Hoosier – by her principal, Mark Loughlin  
Carolyn Monroe –by her agent or principal, Mark Loughlin  
Michael Ater and Matthew Schmidt by their agent  
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or by agent David Yost  
Jack Everson -[rosscomclk@rosscountyohio.gov](mailto:rosscomclk@rosscountyohio.gov).  
Respondents.

Corporate Reference Nos. 25000589 and PPJ-80824000

**NOTICE TO PRINCIPAL IS NOTICE TO AGENT  
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RESPONDENTS WILL BE DEEMED TO CONSENT TO AND ACCEPT ALL TERMS OF  
THIS SECOND NOTICE EXTENDING THE ORIGINAL DECEMBER 12, 2025 NOTICE  
AND OFFER TO CONTRACT BY RESPONDENTS' (A) SILENCE; OR BY (B) THEIR  
REFUSAL TO PROVIDE A POINT BY POINT VERIFIED RESPONSE AS INSTRUCTED  
(C) THEIR CONTINUED ACTS ATTEMPTING TO COLLECT AN UNVERIFIED DEBT  
THAT IS NOT OWED, OR BY (D) MAKING OTHER THREATS AGAINST CLAIMANTS.

**I. NOTICE OF FAULT**

A. YOU ARE HEREBY NOTICED that you are in fault of an opportunity to reply to the  
NOTICE OF LIABILITIES FOR EXTORTION, ARMED ASSAULT, STATUTORY

MAIL FRAUD, EMBEZZLEMENT AND CONTRACT OFFER" hereinafter referred as the December 12, 2025 Notice.

B. Respondent men and women above named were served with true and correct copies of the December 12, 2025 Notice and each given the opportunity to dispute each of the statements made in said December 12, 2025 Notice hereinabove referenced.

C. The December 12, 2025 Notice informed each Respondent of the specific manner that he or she would be required to respond, including the ten (10) day deadline for doing so. Respondents have had considerably longer than said ten (10) days in which to respond as required.

D. The January 21, 2026 Affidavit of Oxana Khramova indicates that Respondents have failed and refused to so respond in the manner required. The January 18, 2026 Affidavit of Kimberly Jones establishes that Respondents were each served, and that instead of providing a point by point response by a man or woman having actual personal knowledge of facts, as the December 12, 2025 Notice instructs, Respondents chose to send a four (4) page unsigned, unverified harangue created by unknown people or possibly by Artificial Intelligence equipment, which failed to address most of the statements of fact and law made in the December 12, 2025 Notice.

## II. NOTICE OF OPPORTUNITY TO CURE

A. Respondents have waived the right to respond to the December 12, 2025 Notice, by failing to contest it as instructed in the December 12, 2025 Notice, and have rejected the due process opportunities Claimants offered them.

B. In the event that any Respondent were to now explicitly refuse to accept the remedy offered in the December 12, 2025 Notice by claiming that his or her failure or refusal to respond as instructed was an oversight, mistake, or otherwise unintentional, Claimants grant any such Respondent five (5) additional days from the date of service of the within Notice, to CURE the fault by producing an affidavit containing facts verifying any assertion that oversight, mistake, or other unintentional ignoring of his or her obligation to respond, prevented a timely response to the December 12, 2025 Notice, as instructed.

C. If any Respondent fails to cure as specified herein, then by operation of law, such failure to respond as required by the December 12, 2025 Notice may constitute the FINAL agreement and admission of Respondent liabilities.

D. Any further actions by Respondents shall be taken in accordance with the procedures, jurisdictions, and penalties thereof set forth in the December 12, 2025 Notice as defaulted.

E. Response to this second Notice, the Notice of Fault and Opportunity to Cure, MUST BE RECEIVED by 5 p.m. on the effective date, which is within FIVE (5) DAYS from the date of Respondents' RECEIPT of the within Notice of Fault and Opportunity to Cure, all as previously set forth in the December 12, 2025 Notice. All responses must be specific, factual, verified, sworn to by a man or woman with actual knowledge, exactly as previously set out in said December 12, 2025 Notice and also be by U.S. certified mail, return receipt requested and by restricted delivery to:

Oxana Khramova  
[c/o] 1701 Sixth Avenue  
Menomeni, Wisconsin [near 54751].

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F. Claimants hereby adopt and acknowledge each and every statement made in the within Notice of Fault and Opportunity to Cure and those previously made in the December 12, 2025 Notice.

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

**THIS IS A SELF-EXECUTING CONTRACT**

ALL RIGHTS RESERVED AND RETAINED



Katherine Hine, Claimant, a living woman and daughter of the most high God, Outside STATE OF OHIO or any other fictitious entity.

ACKNOWLEDGEMENT OF WITNESSES

We the undersigned witnesses, hereby affirm under penalty of perjury according to the common law of the original Ohio republic and the law of Almighty God, on this 4th day of February, 2026, that the living woman known to us as Katherine Hine, appeared before us, on the land mass known as Uruguay, and declared upon her oath that the statements made in this instrument, to which we saw her place her right thumb print official seal, were made of her own free will, act and deed for the purposes stated hereinabove.

  
\_\_\_\_\_  
Witness

  
\_\_\_\_\_  
Witness