

March 10, 2026

Ken Dieffenbach

Executive Director Pandemic Response Accountability Committee (PRAC) Council of the
Inspectors General on Integrity and Efficiency (CIGIE) 1750 H Street, NW; Suite 400
Washington, DC 20006

C/O: **William W. Kirk Chairman**, PRAC SBA Inspector General U.S. Small Business
Administration Office of Inspector General

Dear Mr. Dieffenbach and Inspector General Kirk,

I am writing to you in your respective capacities as Executive Director and Chairman of the Pandemic Response Accountability Committee (PRAC) to report ongoing, overt theft of federal pandemic relief funds in the Commonwealth of the Northern Mariana Islands (CNMI-USA). Since 2021, I, Zaji Zajradhara—a 63-year-old Afro-Latino-Seminole Native American citizen and 12-year resident of the CNMI—have been attempting to notify both the U.S. Department of the Treasury and your office about these egregious violations.

Enclosed with this letter is a 32GB USB drive containing all necessary records, files, emails, audits, and associated materials that substantiate my claims of widespread fraud, waste, abuse, and corruption in the disbursement of CARES Act, ARPA, and related federal relief funds.

First, I want to extend a huge thank you and shout-out to U.S. Department of the Treasury employee Sheri A. George [REDACTED]. Without her persistence—after my repeated experiences of hang-ups, denials, and disconnections—she referred the Bank of Saipan for investigation, leading to its raid by the FBI-Saipan office. At least those records are now available for cross-referencing with the materials I am providing.

Please note that I have been repeatedly threatened with arrest and other forms of retaliation— by NMC, NMHC, CEDA, even by the former Delegate Gregorio Kilili-Sablan, CNMI district judges, the CNMI Supreme Court, and Federal District Judge Ramona Manglona, along with her family, friends, and husband.

These individuals are implicated in a multilayered, incestuously connected R.I.C.O.-esque conspiracy that has fleeced the federal government for decades through systemic fraud in pandemic relief programs, including the Paycheck Protection Program, Economic Injury Disaster Loan program, federal grants, programs and services and other SBA-administered initiatives.

My modus operandi for submitting these documents as a whistleblower is rooted in the fact that, despite being fully qualified to receive these funds, I have been designated "Persona Non Grata" via what amounts to a "Bill of Attainder" for exposing the massive, rampant, and institutionalized federal fraud that has become normalized in the CNMI.

This retaliation has extended to exclusion from employment, federally funded programs, and basic economic opportunities.

After originally submitting my materials to your agency in 2020/2021, I filed an IRS Form 211 whistleblower reward claim-*(Which was CLOSED right before President Trumps' Arrival to the White House,) as I have not been allowed to work in the CNMI for over six years.

I have four children—Zanahari-Yemaya, Zoli-Osuna, Zahzir-Xango, and Zephraim-Ogun—and we are living with my partner's family on food stamps, surviving hand-to-mouth.

This is not to my liking-I am a worker, though I only possess a GED, and **I beg of you, your office, and your agency: if something untoward were to happen to me due to these threats, please ensure that any benefits or rewards from this whistleblower submission are directed to my four children.**

Recently, I have sent the same USB drive and supporting materials to the following individuals and entities: Rep. Tim Burchett (Chairman, Subcommittee DOGE), Senator Marsha Blackburn, Kash Patel, U.S. Attorney General Pam Bondi, Leo Terrell, and Harmeet Dhillon, as well as to J91/J92 INDOPAC at Pearl Harbor, Hawaii, to name a few.

SPECIAL NOTE: Judge Ramona Manglona definitely needs to be investigated for GSA fraud, as her potential conflicts of interest and family connections to concealed federal leases exacerbate the pandemic fraud issues.

I have already sent an informative letter and demand to Hilda Garcia at GSA Region 9 (see enclosed documents for reference).

All data provided can be cross-referenced across these submissions for a comprehensive view.

All I am humbly requesting is that I be allowed to participate in the reward program, and that Secretary of the Treasury Scott Bessent and the U.S. Department of Justice Corporate Whistleblower Program be directed to cover these CNMI-specific issues under their oversight authorities.

Your leadership in PRAC—particularly Inspector General Kirk's commitment to rigorous oversight, transparency, and accountability as outlined in the February 17, 2026, announcement—is ideally suited to investigate these matters.

The PRAC's mandate to prevent and detect waste, fraud, and abuse in over \$2 trillion in federal pandemic relief aligns directly with the systemic vulnerabilities I have documented in CNMI programs.

I urge you to initiate a full audit, data-driven analysis, and interagency coordination to recover misappropriated funds, hold perpetrators accountable, and protect vulnerable American citizens like myself and my family.

I appreciate your prompt attention to this urgent matter and am available to discuss these concerns further or provide additional testimony.

Please feel free to contact me at the information provided below.

Sincerely,

Zaji O. Zajradhara

Program Director, CNMIGA.ORG

Email: [REDACTED]

Phone: [REDACTED]

Links:

<https://www.cnmiga.org/post/open-letter-to-rep-james-comer-the-house-oversight-committee-investigate-the-550m-defrauded-fro>

<https://www.cnmiga.org/post/from-boost-scams-to-business-closures-cnmi-s-corruption-crisis-exposed>

<https://www.cnmiga.org/post/operation-land-of-thieves-part-2-cnmi-s-corrupt-cabal-of-celebration>

<https://www.cnmiga.org/post/kim-s-cw-1-circus-amnesty-for-foreigners-amnesia-for-fraud-arino-s-pacific-folly>