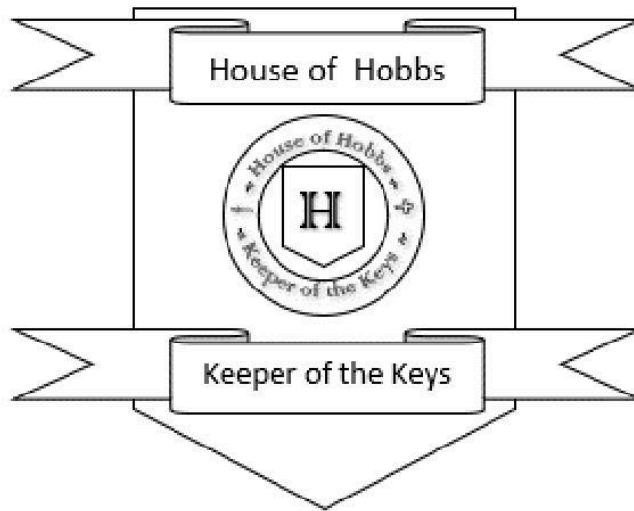




0 OL503_LLOBAN_HOHO197 LIEN FULL



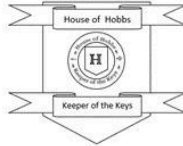
Surety for a Security by Way of a lien

Lien Number

HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—
HOHO197

CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for
LLOYDS BANK PLC Corporation/State





33 Lea Close
County Palatine of Leicestershire (LE9 6NW)

Baroness.oftheHouseof+Hobbs_197_OL503@gmail.com
2 December 2023

To: MR CHARLES ALAN NUNN
CEO OFFICER for LLOYDS BANK PLC Corporation/State Corporation/State
25 GRESHAM STREET LONDON [EC2V 7HN]
pmstgo@lloydsbanking.com

King Charles, c/o Lord of the Privy Counsel Penny Mordaunt MP}hcnquiries@parliament.uk , GCT-
MiddleOffice@lloydsbanking.com , Lord Chief Justice Sue Lascelles Carr c/o}contactholmember@parliament.uk , Alex Chalk
Secretary of State for Justice and Lord Chancellor c/o}Contempt.SharedMailbox@attorneygeneral.gov.uk ,
andrew.bridgen.mp@parliament.uk , alberto.costa.mp@parliament.uk , claudia.webbe.mp@parliament.uk ,
jon.ashworth.mp@parliament.uk , liz.kendall.mp@parliament.uk , rob.nixon@leicestershire.pnn.police.uk

Your ref}50000066905984 "30 00 00 00353019" Fraudulent instrument J31DAK00JNVUAA0000000406001003 000 INSOL-
£124.20 SOLICITOR'S CHARGE 20th October 2023, without presenting Us with a valid and legal Bill—predicated upon a pre
existing commercial contract or agreement (wet ink signed)—which is recognised under the Bills of exchange act of 1882 as
fraud.

Our Ref} HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO197

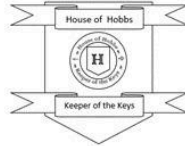
Dear MR CHARLES ALAN NUNN,

We have noted as of this day the 2 December 2023 that there has been no formal legal response to our previous correspondence
and we attach again under this same cover the Affidavit and the correspondence sent to you on 28 October 2023, 4 November
2023 11 November 2023 , 18 November 2023 and 25 November 2023 respectively. We therefore note that there is a formal
agreement to the following:

**Security and Surety by way of: Lien HOH—CHARLES ALAN NUNN LLOYDS
BANK PLC CEO OFFICER—HOHO197
Affidavit of Truth and Statement of Fact**

1. I, Baroness Yvonne of the House of Hobbs (being the undersigned), do solemnly swear, declare, and depose:
2. That I am competent to state the matters herein and that I do take oath and swear that the matters herein are accurate, correct, honest, and true as contained within this Affidavit of Truth and Statement of Fact.
3. That I am herein stating the truth, the whole truth, and nothing but the truth, and that these truths stand as fact until another can provide the material, physical, and tangible evidence and substance to the contrary.
4. That I fully and completely comprehend that before any charges can be brought, it must be first proved, by presenting the material, physical, and tangible evidence and substance to support the facts, that the charges are valid and have substance that can be shown to have a foundation in fact.
5. That I have first-hand knowledge of the facts stated herein.
6. That all the facts stated herein are accurate, correct, honest, and true, and are admissible as material evidence, and that if I am called upon as a witness, that I will testify to their veracity.
7. That the eternal, unchanged principals of truth are as follows:
 - a) All are equal and are free by natural descent.
 - b) Truth is factual and not subjective to belief, which is nothing of any material, physical, or tangible substance in fact.
 - c) An un-rebutted Affidavit stands as the truth and fact.
 - d) An un-rebutted Affidavit is the documented fact and truth on and for the record.
 - e) All matters must be expressed to be resolved.
 - f) He who does not rebut the Affidavit agrees to it by default.
 - g) He who does anything by another's hand is culpable for the actions of the other's hand.
 - h) A security by way of a lien is, first and foremost, an agreement between the parties, as there is no disagreement between the parties.



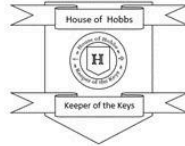


i) That he who stands as surety, by providing the surety is undertaken by agreement, without of harm, loss, or injury, and, as such, stands in hand.

security by way of a lien, stands in honour, as that coercion, duress, or protest, and without the threat honour for the harm, loss, or injury by their own

8. That a security by way of a lien, which is a commercial process (including this Affidavit), is non-judicial and pre judicial, and:
 - a. That no judge, court, government, or any agencies thereof, or any third parties whatsoever, can abrogate the Affidavit of Truth and Statement of Fact of another, and;
 - b. That only a party affected by an Affidavit can speak and act for himself and is solely responsible for responding with his own Affidavit of Truth and Statement of Fact, which no one else can do for him, where there is material, physical, and tangible evidence and substance in fact, which definitively is a firm foundation to rebut the rebutted affidavit.
9. That these facts, which form the main body of this Affidavit of Truth and Statement of Fact, are as follows, and that the material, physical, and tangible evidence and substance to support these facts is provided as exhibits and material, physical, and tangible evidence and substance as a foundation of these facts.
10. It is now on and for the record and in perpetuity as of the 2 December 2023 that this is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State whereby CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to stand as a surety for a security by the way of a lien for restoration for the criminal offences of fraud and malfeasance in the office of LLOYDS BANK PLC Corporation/State.
11. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has never, at any time provided valid, presentable material evidence to support the claim of authority under UK Public General Acts—for which the mandatory requirement for HM Government Corporation/State before any Acts and statutes can be legally acted upon—being the getting of the wet-ink consents of the 64.1 million 'governed' is required and that you had these consents as presentable, material fact before you brought your charges or made your claims.
12. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has never, at any time provided valid, presentable material evidence to support the claim of exemption under UK Public General Acts—from the UK 1882 Bills of Exchange Act Section 23--Signature essential to liability ; And of exemption under 1989 UK Law of Property (Miscellaneous Provisions) Act c.34, s.2—Contracts for sale etc. of land to be made by signed writing and that you had these exemptions as presentable, material fact before you brought your charges or made your claims.
13. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has never, at any time provided valid, presentable material evidence to support the claim of exemption under UK Public General Acts—from the UK 2006 Companies Act, including section 44, the Execution of documents.
14. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has never, at any time provided valid, presentable material evidence to support the claim of exemption under UK Public General Acts—from the UK 2000 Terrorism Act, including section 1-action taken for the benefit of a proscribed organisation.
15. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has never, at any time provided valid, presentable material evidence to support the claim of exemption under UK Public General Acts—from the UK 2006 Fraud Act, including sections 2-Failing to disclose information ; And 4-Abuse of position.
16. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has never, at any time provided valid, presentable material evidence to support the claim that the judiciary, and all corporations/states have exemption from the getting of the wet-ink consent of the 64.1 million 'governed' before any of their private charter ; OR the superior branches of Executive or Legislature Acts or Statutes can be acted upon.
17. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has never, at any time provided valid, presentable material evidence to support the claim of an accounting ledger showing detail of a Contract/Agreement/Obligation of mutual consideration, all wet-ink signed to include an Outstanding balance, balance due, Bills raised, outstanding, missed payments made, owed on your account, arrears—for the principal legal embodiment of Mrs Yvonne Hobbs to peruse and rebut.
18. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has never, at any time provided valid, presentable material evidence to support the claim that the statement by Sir Jack Beatson FBA, at that time the head of the judiciary, was false in his address to Nottingham University, the private corporations/states of the Executive and legislature are superior to the judiciary by way of re-examination of the relationship.
19. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has never, at any time provided valid, presentable material evidence to support the claim contra the statement made by Chandran Kukathas in positing that HM Government plc is an entity, a Corporation/State.
20. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has never, at any time provided valid, presentable





material evidence to support the claim of (Miscellaneous Provisions) Act c.34, s.2— writing.

exemption under 1989 UK Law of Property Contracts for sale etc. of land to be made by signed

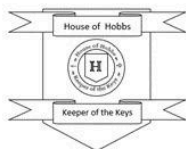
21. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has never, at any time provided valid, presentable material evidence to support the claim of right to act in contempt of court to bias to the detriment of MRS YVONNE HOBBS.
22. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has never, at any time provided valid, presentable material evidence to support the claim there is authority for MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to wilfully and premeditatedly Act to cause alarm and distress which is a formally recognised act of terrorism which is also a recognised criminal offence upon MRS YVONNE HOBBS without the presentment of the wet ink signed consent of the 64.1 upon this land and including the wet ink signature of MRS YVONNE HOBBS and that you had these consents as presentable, material fact before you brought your charges or made your claims.
23. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has chosen to enter into a lasting and binding tacit agreement through acquiescence by not negating the facts presented in Exhibit (A), and MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to the criminal offences documented on and for the record in this correspondence, thus establishing a formal agreement between the parties MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State and MRS YVONNE HOBBS on and for the public record. Since there is no disagreement between the parties, this is a non-judicial matter by default.
24. It is now on and for the record and in perpetuity that all matters must be expressed to be resolved and MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State was offered an opportunity to resolve (see Exhibit (B) as material, physical, and tangible evidence and substance and a foundation to this fact). Since it is MRS YVONNE HOBBS who is the victim of these agreed criminal offences of MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State, then MRS YVONNE HOBBS has the right to redress and choose the remedy for these agreed criminal offences.
25. It can be noted here, for and on the record, that the remedy for the criminal offence of fraud is seven to ten years' incarceration, the latter where there are multiple instances of fraud. MRS YVONNE HOBBS is under no legal or statutory obligation to observe and act upon the State policy regarding this matter and would consider that this extensive term of incarceration would be an insurmountable encumbrance on the public purse. For these reasons, it is decided by MRS YVONNE HOBBS to offer alternative remedy by way of a charge.
26. A second option was also proposed, which is by standing as a surety and, therefore, providing a security by way of a lien, allowing MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to regain honour without any cause for distress to MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State. (see Exhibit (B)).
27. It is important to note here on and for the record that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has chosen by their actions not to resolve their debt by way of personal cheque or a commercial instrument. It is also important to state here on and for the record that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has not communicated by any means reluctance or objection to stand as surety and provide security by way of a lien on the estate and future earnings of MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State extended to the future generations of MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State where the sins of the father are the sins of the sons to the seventh generation, and where there may be an attachment of earnings on future generations of CHARLES ALAN NUNN (CLAIMANT).
28. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has not disagreed by any means of communication or correspondence to stand as surety for a security by way of a lien for their criminal offences, which have been fully documented and declared by way of this affidavit. As a consequence of not disagreeing with this proposed remedy, MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has formally agreed to this remedy to stand as surety, and agrees to be a security by way of a lien, and once again stands in honour by their actions by accepting the proposed remedy in full knowledge and understanding, without coercion or deception, and without the threat of harm, loss, or injury.

To this effect, the following is now true and on and for the record that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to stand as surety and security by way of a lien to MRS YVONNE HOBBS as follows:

Surety and security by way of a lien

1. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) of authority under UK Public General Acts—for which the mandatory requirement for HM Government Corporation/State before any Acts and statutes can be legally acted upon—being the getting of the wet-ink consents of the 64.1 million 'governed' is required and that you had these consents as presentable, material fact before you brought your charges or made your



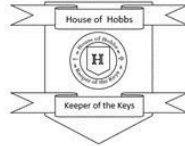


claims is fraudulent in nature which is also representation. Where this is an agreed elect to formally charge MR CHARLES OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP

wilful and premeditated fraud by mischargeable criminal offence we will ALAN NUNN in the position of CEO

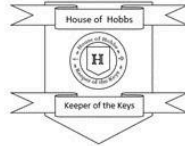
2. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00
3. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that of exemption under UK Public General Acts—from the UK 1882 Bills of Exchange Act Section 23--Signature essential to liability ; And of exemption under 1989 UK Law of Property (Miscellaneous Provisions) Act c.34, s.2—Contracts for sale etc. of land to be made by signed writing and that you had these exemptions as presentable, material fact before you brought your charges or made your claims is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00
4. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00
5. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that of exemption under UK Public General Acts—from the UK 2006 Companies Act, including section 44, the Execution of documents is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00
6. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00
7. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that of exemption under UK Public General Acts—from the UK 2000 Terrorism Act, including section 1-action taken for the benefit of a proscribed organisation is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00
8. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00
9. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that of exemption under UK Public General Acts—from the UK 2006 Fraud Act, including sections 2-Failing to disclose information ; And 4-Abuse of position is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00
10. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00





- £5,000,000.00
11. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that the judiciary, and all corporations/states have exemption from the getting of the wet-ink consent of the 64.1 million 'governed' before any of their private charter ; OR the superior branches of Executive or Legislature Acts or Statutes can be acted upon. is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
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13. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that of an accounting ledger showing detail of a Contract/Agreement/Obligation of mutual consideration, all wet-ink signed to include an Outstanding balance, balance due, Bills raised, outstanding, missed payments made, owed on your account, arrears—for the principal legal embodiment of Mrs Yvonne Hobbs to peruse and rebut is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £5,000,000.00
14. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
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15. CHARLES ALAN NUNN (CLAIMANT) that that the statement by Sir Jack Beatson FBA, at that time the head of the judiciary, was false in his address to Nottingham University, the private corporations/states of the Executive and legislature are superior to the judiciary by way of re-examination of the relationship is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £5,000,000.00
16. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £5,000,000.00
17. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) contra the statement made by Chandran Kukathas in positing that HM Government plc is an entity, a Corporation/State is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £5,000,000.00
18. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £5,000,000.00
19. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that the claim of exemption under 1989 UK Law of Property (Miscellaneous Provisions) Act c.34, s.2—Contracts for sale etc. of land to be made by signed writing is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP





20. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
21. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that of right to act in contempt of court to bias to the detriment of MRS YVONNE HOBBS is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
22. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
23. For the formally agreed wilful and premeditated Act of causing alarm and distress which is a formally recognised act of terrorism which is also a recognised criminal offence. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State A Hundred and Ten Million Pounds GBP
24. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- Total agreed debt as resolution for the above listed criminal offences equals Two Hundred and Twenty Five million pounds GBP
29. In accordance with the traditions of this land and as this is a lien then this will be published in all the necessary places.
30. Ignorance is no defence for committing criminal acts. Considering the position of MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State, MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State should have shown more diligence and accountability in the office. It is our considered opinion, due to the severity of the most grievous agreed criminal offences, that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State is no longer a fit and proper person to hold any trusted position in service in the office.
31. It can also be considered that since these most grievous agreed criminal offences have been committed in the office of LLOYDS BANK PLC Corporation/State which is detrimental to the function and the interests of LLOYDS BANK PLC Corporation/State and that CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has acted in an ultra vires capacity in the position as CEO OFFICER for LLOYDS BANK PLC Corporation/State and without the legal authority to do so, thus it can be concluded that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State could be held culpable for their actions as not in the best interests of LLOYDS BANK PLC Corporation/State
32. Let it be known on and for the record that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has chosen, of their own free will, to stand as surety for a security by the way of a lien to the amount of Two Hundred and Twenty Five million pounds GBP (225,000,000.00 GBP). From Exhibit (C) of this Affidavit, in the House of Ward Affidavit of Truth and Statement of Fact, which is on and for the record, it is noted that the legal tender or fiscal currency, which ever term is used, is representative of confidence, faith, and belief, so this surety for a security by way of a lien is equal to Two Hundred and Twenty Five million pounds GBP (225,000,000.00 GBP) of confidence, faith, and belief.
33. Let it be known on and for the record that confidence, faith, and belief are nothing of any material, physical, or tangible substance or evidence in fact.

£5,000,000.00

£5,000,000.00

£5,000,000.00

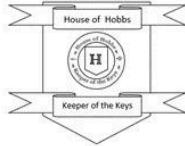
£5,000,000.00

£110,000,000.00

£5,000,000.00

£225,000,000.00





34. Let it be known on and for the record that since CEO OFFICER for LLOYDS BANK PLC own free will, in full knowledge and under-without threat of harm, loss, or injury, that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State stands in honour, and their dignity is restored by their own hand in the community regarding this matter.

MR CHARLES ALAN NUNN in the position of Corporation/State has agreed to this remedy of their standing, without coercion or deception, and

Silence creates a binding agreement.
So let it be said.
So let it be written.
So let it be done.

Without ill will or vexation

For and on behalf of the Principal legal embodiment by the title of MRS YVONNE HOBBS.
For and on behalf of the Attorney General of the House of Hobbs.
For and on behalf of Baroness Yvonne of the House of Hobbs
All rights reserved.



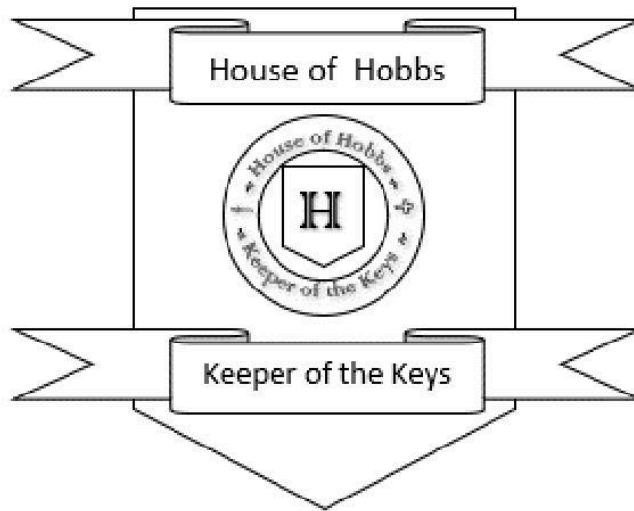


Exhibit (A)

Material evidence of claim by CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State.

and

Also Respondents correspondence By MRS YVONNE HOBBS





LLOYDS BANK

20th October 2023

J31DAK00JNVUAA0000000406001003 000

Mrs Yvonne M Hobbs
33 Lea Close
Broughton Astley
Leicester
LE9 6NW



Lloyds Bank Mortgages

PO Box 548
Leeds
LS1 1WU

Telephone: 0800 028 3861

Office Hours

8.00am to 8.00pm Monday to Friday
8.00am to 5.00pm Saturday
Closed Sunday

Letter reference: INSOL



Mortgage Account Number: 50000066905984

Property Address: 33 Lea Close, Broughton Astley, Leicester, LE9 6NW

A charge has been added to your account

Dear Mrs Hobbs

The recent litigation activity on your account has resulted in a solicitor's charge of £124.20, which has been added to your mortgage balance.

If you are able to repay this charge sooner, you will pay less interest

To avoid paying interest on this charge, you'll need to make a payment for this amount. If you are unable to pay this now, the charge will remain on your mortgage. As we calculate interest on the total balance of your mortgage, it will cost you more to repay this charge in the long run.

To find out more about the payment options available, please read the enclosed 'How to Pay' guidance.

If you have any questions about this letter, please get in touch using the details above.

Yours sincerely

Customer Financial Assistance

0800 028 3861

Monday to Friday 8.00am to 8.00pm, Saturday 8.00am to 5.00pm and Sunday Closed

Enclosures: Mortgage Arrears Collection Action
How to Pay

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Page 1 of 6 / 0000406 / 0002055

Calls may be monitored or recorded in case we need to check we have carried out your instructions correctly and to help improve our quality of service.

Please contact us on 0800 028 3861 if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can contact us using Text Relay (previously Typetalk) on any of our telephone numbers. If you need to be called back and would like us to call you through Text Relay, please tell us when you call.

If you prefer to use BSL then you can use the Sign Video service available on our website: www.lloydsbank.com/signvideo

PLJK0MP2300000

M32DAK02MAP 032DAK02MAN

Page 2 of 6 / 0000406 / 0000056

Mortgage Arrears Collection Action

Additional fees and costs

When a mortgage is in arrears, we have additional administration work to do and we may also have to instruct third parties. Any associated fees and costs for this work will be applied to the mortgage balance.

If we have added any fees or costs on this occasion, we will tell you in the accompanying letter.

Litigation management fee

We may apply a litigation management fee of £100.00 to reflect the additional administration work needed by us and to instruct solicitors to manage legal proceedings to repossess the property. This fee is only applied when we have exhausted all other options to get your payments back on track.

Third party costs

If we have to instruct an independent company to work on our behalf this will mean these additional costs are added to your mortgage. These could include the following:

- Solicitors charges - individual to each case and will include court fees
- Valuation costs if the property is taken into possession
- Property management costs if we take the property into possession (e.g. repairs garden maintenance costs)
- Estate agent and asset management costs - for acting on the sale of the property.

Interest

If any of the above fees, costs or charges are added to your mortgage account you may pay interest on these as set out in your mortgage conditions.

Independent help and advice

We're always here to talk to you about your finances, but there are other people you can talk to for independent help and advice. They can talk to us on your behalf if you'd prefer them to. Here are some services that offer free, impartial support:

- **Citizens Advice**, 03444 111 444, www.citizensadvice.org.uk (England and Wales), 0800 028 1456, www.cas.org.uk (Scotland)
- **StepChange**, 0800 138 1111, www.stepchange.org

If your property is in England, Wales or Scotland, you can also contact:

- **National Debtline**, 0808 808 4000, www.nationaldebtline.org
- **Business Debtline**, www.businessdebtline.org – if you have a small business or are self-employed

If your property is in Northern Ireland, you can also contact:

- **Advice NI**, 028 9064 5919, www.adviceni.net
- **Housing Rights Service**, 028 9024 5640, www.housingadviceni.org
- **Northern Ireland Housing Executive**, www.nihe.gov.uk

If you want independent advice on your mortgage repayments and to discuss your current situation, you can contact MoneyHelper (www.moneyhelper.org.uk).

If you are in severe financial difficulties you can also get help and advice from Shelter (shelter.org.uk).

Mortgage Repayment or Payment Protection Insurance

If you have either of these, you may be eligible to make a claim. You must continue to pay your insurance premium whilst making a claim. If you don't pay your monthly premium this can result in the cancellation of your cover.

If you're in the process of making a claim, please remain in contact with your insurance provider and us about your financial situation and the progress of your claim.

Support for mortgage interest

If you're receiving any of the following benefits, please contact Jobcentre Plus or the Pension Service to check your eligibility for Support for Mortgage Interest (SMI):

- Income support
- Income based job seekers allowance
- Income related employment and support allowance or Pension credit



MEMORANDUM FOR THE RECORD

On 10/10/08, the following information was received from the [redacted] regarding the [redacted] case.

The [redacted] advised that the [redacted] was [redacted] on [redacted] at [redacted].

The [redacted] further stated that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] also mentioned that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] stated that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] also mentioned that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] stated that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] also mentioned that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] stated that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] also mentioned that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] stated that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] also mentioned that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] stated that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] also mentioned that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] stated that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] also mentioned that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] stated that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] also mentioned that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] stated that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] also mentioned that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] stated that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] also mentioned that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] stated that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

The [redacted] also mentioned that the [redacted] was [redacted] by [redacted] on [redacted] at [redacted].

How to Pay

Pay by debit card over the phone

Please call us on the number displayed on your letter to pay by debit card. This will take up to four days to clear. We do not accept payment by credit card.

Pay online

If you have access to online banking you can use this to make a payment. The confirmation screen will show you when the funds will reach your mortgage account, typically within 24 hours. You can also check your mortgage balance, monthly payment and interest rate here.

To make a payment online you'll need to use Sort code: **30 00 00** Account number: **00353019** and your 14 digit mortgage account number followed by 00.

If at any point you'd like to make a payment to a specific part of your mortgage, you can replace the 00 with the two digit sub-account number for the part of your mortgage you'd like to repay. For example, if you'd like to repay sub-account 02 of your mortgage, the reference you'd enter would be your 14 digit account number followed by 02. If you would like to make an overpayment please check the 'Overpayments' section of your mortgage terms and conditions before you do this, as in some instances you may be charged for overpaying part of your mortgage account.

If you're not already registered for online banking, it's usually easy to do and should only take about five minutes. Visit your current account provider's website, then follow the sign posts to register for their online service.

Pay by direct debit

You can arrange to pay your monthly payment by direct debit.

Paying by direct debit will mean your monthly payment will automatically be collected each month from your chosen account. You must ensure you have enough funds in your account at the point of payment collection to avoid possible additional costs by your current account provider. Should your monthly payment amount change your direct debit will automatically update to claim the new payment amount. If you'd like to set up a direct debit you can contact us on 0800 028 3861.

Pay by standing order

You can arrange to make your monthly payment by standing order.

Setting up a standing order gives you control when payments are made and for how much. Should your monthly payment amount change, you'll need to ensure the standing order is amended to reflect the change. You will also need to ensure payments are received when they fall due. If you'd like to set up a standing order you can do this online using the payment details shown in the 'Pay online' section at the top of this page. If you do not have an online banking facility then you can call us on 0800 028 3861 to set this up.

If at any point you'd like to make a payment to a specific part of your mortgage, you can replace the 00 with the two digit sub-account number for the part of your mortgage you'd like to repay. For example, if you'd like to repay sub-account 02 of your mortgage, the reference you'd enter would be your 14 digit account number followed by 02. If you would like to make an overpayment please check the 'Overpayments' section of your mortgage terms and conditions before you do this, as in some instances you may be charged for overpaying part of your mortgage account.

Please contact us on the telephone number quoted on this letter to discuss whether paying by direct debit or standing order is suitable for you.

Pay at your local branch

You can make a cash payment or transfer at your local branch. Paying by this method will take up to three days to clear.



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Page 5 of 6 / 0000406 / 0002059

To make a payment at branch you'll need to use Sort code: **30 00 00** Account number: **00353019** and your 14 digit mortgage account number followed by 00.

You can also set up standing orders at your local branch.

If at any point you'd like to make a payment to a specific part of your mortgage, you can replace the 00 with the two digit sub-account number for the part of your mortgage you'd like to repay. For example, if you'd like to repay sub-account 02 of your mortgage, the reference you'd enter would be your 14 digit account number followed by 02. If you would like to make an overpayment please check the 'Overpayments' section of your mortgage terms and conditions before you do this, as in some instances you may be charged for overpaying part of your mortgage account.

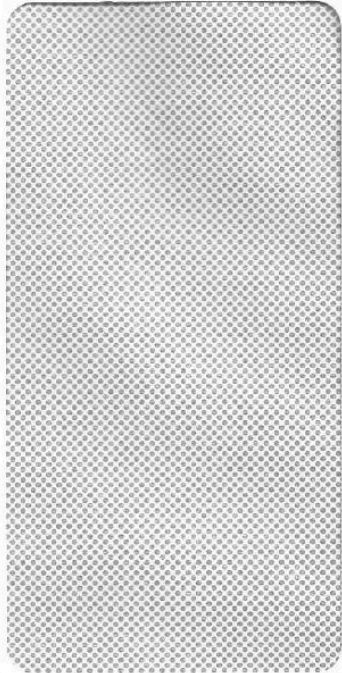
Pay by cheque through the post

Please make any cheques you send payable to Lloyds Bank Mortgages re. A/C (followed by your 14 digit mortgage account number followed by 00). Please note we do not accept foreign cheques. Cheque payments should be posted to the address below, 10 working days before the payment due date in order for them to clear on time.

If at any point you'd like to make a payment to a specific part of your mortgage, you can replace the 00 with the two digit sub-account number for the part of your mortgage you'd like to repay. For example, if you'd like to repay sub-account 02 of your mortgage, the reference you'd enter would be your 14 digit account number followed by 02. If you would like to make an overpayment please check the 'Overpayments' section of your mortgage terms and conditions before you do this, as in some instances you may be charged for overpaying part of your mortgage account.

Lloyds Bank Mortgages Secured Collections
PO Box 548
Leeds
LS1 1WU


PRIVATE & CONFIDENTIAL



343 ZONE B



UKMail

Delivered by

UK Mail
C9 10001

Return Address
PO Box 718
Leeds
LS1 1WU

Deputy District Judge (Magistrates' courts)

Deputy District Judges (Magistrates' courts) sit on a fee-paid basis in the Magistrates' courts, and for a minimum of 15 days a year. During this period, appraisals on performance are collected from pupil-master judges – other experienced District Judges (Magistrates' courts), separately, act as mentors to provide support and guidance to their fee-paid colleagues. In general, the jurisdiction of a Deputy District Judge (Magistrates' courts) is the same as that of a District Judge (Magistrates' courts).

Deputy District Judges (Magistrates' courts) are appointed by the Lord Chancellor after a fair and open competition administered by the Judicial Appointments Commission, and, prior to appointment, are barristers and solicitors or Fellows of the Chartered Institute of Legal Executives with a good knowledge of criminal law and procedure.


Did you find what you were looking for?

Also in this section

- [Lord Chief Justice](#)
- [President of the King's Bench Division](#)
- [Chancellor of the High Court](#)
- [Master of the Rolls](#)
- [President of the Family Division](#)
- [Chief Magistrate](#)

- <https://www.gov.uk/government/organisations/hm-courts-and-tribunals-service>
HM Courts & Tribunals Service - GOV.UK
 HM Courts & Tribunals Service is responsible for the administration of criminal, civil and family courts and tribunals in England and Wales. It is an executive agency, sponsored by the Ministry of Justice.
- https://en.wikipedia.org/wiki/His_Majesty's_Courts_and_Tribunals_Service
His Majesty's Courts and Tribunals Service - Wikipedia
 His Majesty's Courts and Tribunals Service (HMCTS) is an executive agency of the Ministry of Justice. It was created on 1 April 2011 (as Her Majesty's Courts and Tribunals Service) by the merger of Her Majesty's Courts Service and the Tribunals Service. The agency is responsible for the administration of the courts of England and Wales, the Probate Service and tribunals in England and Wales ...
- <https://www.gov.uk/guidance/submit-or-respond-to-an-application-with-myhmcts>
Submit or respond to an application with MyHMCTS - GOV.UK
 Case management and submission guidance. See the following guidance for managing, submitting and responding to cases in MyHMCTS: case administration - includes sharing a case, assigning a case ...






Her Majesty's Courts and Tribunals Service
 Government Agency
justice.gov.uk/about/hmcts



HM Courts and Tribunals Service

Her Majesty's Courts and Tribunals Service is an executive agency of the Ministry of Justice. It was created on 1 April 2011 by the merger of Her Majesty's Courts Service and the Tribunals Service. [Wikipedia](#)

Formed	2011
Preceding agencies	Her Majesty's Courts Service, Tribunals Service
Type	Executive agency

Website Wikipedia Twitter Facebook YouTube

LOYDS BANK



42/0040/02

Mrs Yvonne Hobbs
33 Lea Close
Leicester
LE9 6NW

Lloyds DSAR Team
Charlton Place (C42)
Andover,
Hampshire
SP10 1RE

16/10/2019

Our Ref: DSAR-80968

Data Subject Access Request (DSAR)

Dear Mrs Hobbs,

Thank you for your request for the personal data we hold for you. We have not been able to process your request because:

To ensure we have located the correct records and to verify your identity would you please sign the enclosed form. Please also complete your date of birth, any previous addresses (not already supplied) and any Lloyds Bank products numbers that you have a record of. Please then return the form to the above address. Please also indicate what information you are looking for.

We provide Personal Information held by Lloyds Bank PLC, relating to bank accounts, credit cards, loans and mortgages.

To process your request, we will use the personal data you have given us, or that we store in our systems. You can read more about how we use your personal data in our privacy notice: <https://www.lloydsbank.com/privacy.asp>

Further details about the Data Protection Act 2018, how personal data is defined and your rights under the Act are available on the Information Commissioner's website at www.ico.org.uk

If you have any questions, please contact us on 0345 0707124, from 8:30am - 4:30pm Monday to Friday or write to us using the address at the top of this letter.

Yours sincerely,

Data Subject Access Request Team

Enclosures:

**IF YOU WOULD LIKE THIS LETTER IN BRAILLE, LARGE PRINT OR AUDIO PLEASE CALL US ON:
0345 0707124**

If you have a hearing or speech impairment you can contact us on 0345 732 3436 using Next Generation Text Relay or a text phone. Lines are open 24 hours a day, 7 days a week

Lloyds Banking Group plc is registered in Scotland no. SC95000. Registered Office The Mound Edinburgh EH1 1YZ. Lloyds Bank is a trading name of Lloyds Bank plc, Bank of Scotland plc and Lloyds Bank Corporate Markets plc. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. SC327000. Lloyds Bank Corporate Markets plc. Registered office 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 10399850. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278, 169628 and 63256 respectively.

LOYDS BANK



42/0040/03

Mrs Yvonne Hobbs
33 Lea Close
Leicester
LE9 6NW

Lloyds DSAR Team
Charlton Place (C42)
Andover
Hampshire
SP10 1RE

31/10/2019

Our Ref: DSAR-80968

Your Data Subject Access Request (DSAR)

Dear Mrs Hobbs,

Thank you for providing additional information.

We have started requesting all information on the accounts listed below:

- Credit card ending - 4466
- Mortgage ending - 5984

To comply with the Data Protection Act 2018, the information requested will be sent to you as soon as possible.

- * We note from your letter that you are requesting **ALL** data held; this can encompass call recordings, recorded appointments and emails. If you require this data please can you confirm in writing by completing the attached form and return it to the address above within 14 days.
- * Please note that if this data is required, our 30 day deadline date will change as your full requirements were not known when we started your original DSAR. We will advise you of the revised deadline date when we acknowledge receipt of the attached form.

Calls made relating to credit cards, bank accounts or loans are stored on a different system. We will supply any calls still held, but please be aware that not all calls are recorded; this includes calls made or received to or from our branches.

If you do not require this additional information no further action is required and the deadline for issuing all other data will remain as above.

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0345 0707124**

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12/NOV/19

Dear Sirs, Kira Kason,

REF: DSAR-80968

Please note the contents of your letter of 31.10.19 [received 12.11.19] are incorrect:-

- 1* ICO guidelines [refer to SAR request of 13.09.19] does not necessitate the requester to complete your forms
- 2* My full requirements were on the original request [refer to SAR request of 13.09.19] [and also on the non-compliance] so the deadline remains in force from 13.09.19.

I shall be informing the ICO of your actions and will be taking up the matter as advised on my SAR & Non-compliance complaint.

Yours sincerely,

Y. Hobbs

Classification: Public

LLOYDS BANK



Lloyds DSAR Team
Charlton Place (C42)
Andover
Hampshire
SP10 1RE

Ms Yvonne Hobbs
22 Lea Close
Broughton Astley
LE9 6NW

15/10/2021

Our Ref: DSAR-288454

Your Data Subject Access Request (DSAR)

Dear Ms Hobbs

We acknowledge receipt of your request and will contact you in due course.

We have started requesting information on the account listed below:

- Mortgage 50000066905984

To comply with the Data Protection Act 2018, the information requested will be sent to you by 05/11/2021. The due date may change if your request is identified as a complex but we will let you know before 05/11/2021.

If you are registered as part of the Foreign Account Tax Compliance Act (FATCA) and would like the data we hold regarding this, please call us on 0345 0707124. This will not be included as part of your DSAR request unless you contact us.

**IF YOU WOULD LIKE THIS LETTER IN BRAILLE, LARGE PRINT OR AUDIO PLEASE CALL US ON:
0345 0707124**

If you have a hearing or speech impairment you can contact us on 0345 732 3436 using Next Generation Text Relay or a text phone. Lines are open 24 hours a day, 7 days a week

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Classification: Public

To process your request, we will use the personal data you have given us, or that we store in our systems. You can read more about how we use your personal data in our privacy notice: www.lloydsbank.com/privacy

Further details about the Data Protection Act 2018, how personal data is defined and your rights under the Act are available on the Information Commissioner's website at www.ICO.org.uk

If you have any questions, please contact us on 0345 0707124, from 8:30am - 4:30pm Monday to Friday or write to us using the address at the top of this letter.

Yours sincerely,

Data Subject Access Requests (DSAR) Team

**IF YOU WOULD LIKE THIS LETTER IN BRAILLE, LARGE PRINT OR AUDIO PLEASE CALL US ON:
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SUBJECT ACCESS NON-COMPLIANCE

(s45 Data Protection Act 2018)

To: Lloyds DSAR Team, Charlton Place (C42), ANDOVER, Hants., SP10 1RE [Lloyds Bank plc, Barnett Way, GLOUCESTER, GL4 3RL]

Ref: 42|0040|02

Requester Name: Yvonne Hobbs

Date of Birth:

Address: 33, LE9 6NW

Dear Data Controller,

A valid subject access request was sent to you on 13th September 2019

You have failed to supply the data I requested within the statutory 1 month limit. I have attached my original request with this letter. Please explain why you have failed to fully comply with my subject access request. [It is noted that your letter seeking signatory confirmation is only made on the deadline; the remainder of your letter breaches ICO guidelines]. The data types you have failed to supply are listed below:

Each and any record of data in respect of the above requester.

I will allow you a further 7 days to respond, in full, to the original request or to provide me with an explanation as to why my SAR has not been fulfilled.

If I do not receive any response from you, then I reserve the right under s51(1)(b) and 51(2)(a) of the Data Protection Act 2018 to ask the Information Commissioner to check that the restriction imposed is lawful.

I also reserve the right to issue proceedings under s169 of the Act to seek compensation for any damage (including distress) caused by your failure to comply.

Signed: Y. Hobbs

Date: 27.10.19

DAVID WILLIAM LEON CHALMERS
25 GRESHAM STREET LONDON EC2V 7HN

DATE: 4 December 202

GDPR - DPA 2018 Subject Access Request

Reference: **5000066905984**

Our reference number 42|0040|05

Dear Sir or Madam,

I/we am/are writing, formally, to make a 'Subject Access Request' for a copy of information that you hold and have held about me/us which I/we am/are entitled under the General Data Protection Regulation 2018.

You can identify my/our records using the following information:

Full name: Yvonne Hobbs

Address: 33 Lea Close BROUGHTON ASTLEY LE9 6NW

Please supply me/us the data about me/us that I/we am/are entitled to under the data protection law including:

Confirmation that you are/have been processing my/our personal data;
A copy of my personal data you do hold/have held;
The purposes of your processing;
The categories of personal data concerned;
The recipients or categories of recipient you disclose my/our personal data to;
Your retention period for storing my personal data or, where this is not possible, your criteria for determining how long you will store it;

Confirmation of the existence of my/our right to request rectification, erasure or restriction or to object to such processing;
Confirmation of my/our right to lodge a complaint with the ICO or another supervisory authority;
Information about the source of the data, where it was not obtained directly from me/us;
The existence of any automated decision-making (including profiling); and
The safeguards you provide if you transfer my/our personal data to a third country or international organisation.

Please supply complete financial transactions you have with this account and all statements of same.

Please provide the mapping management process involved in the data usage;

Include the regulatory compliance process used to ensure sufficient governance is in place ;
Include the same for any third parties you provide/ have provided access to my/our data;
Include what your legal reason for holding such data, and any data you do not/did not have a legal reason to hold,
Please delete and provide necessary regulatory requirements to evidence the deletion of said data.

I/we look forward to receiving your response to this request for data within one calendar month, per the General Data Protection Regulation. If you do not normally deal with these requests, please pass this letter to your Data Protection Officer, or relevant staff member.

With sincerity and honour,

By: Yvonne Hobbs **Authorized**
Representative for YVONNE HOBBS

All Rights Reserved – Without Prejudice – Without Recourse – Non-Assumpsit
Errors & Omissions Excepted – Strictly no rights of Usufruct

* Proof of ID commensurate with the data 'property' freely given by Yvonne : Hobbs can be made available upon proof the alleged agreement exists and no material facts have been concealed in its procurement

DOMINIC RAAB MP LORD CHANCELLOR and SECRETARY of STATE for JUSTICE and DEPUTY PRIME MINISTER
MINISTRY OF JUSTICE, 102 PETTY FRANCE LONDON SW1H 9AJ

DATE: 24th day of July 2022

GDPR - DPA 2018 Subject Access Request

Reference: **4PB36838 LLOYDS MALA IN SE CLAIMS**

Our reference number 14-00-00-YMD 42-0040-05 LLOYDS MALA IN SE CLAIMS, EXCOMMUNICATION

INSTRUMENT from public officer at QBD or OTHER PUBLIC COURT & contra law, RAIS'd & HELD COURT of EQUITY dispens'd mala in se

Dear Sir or Madam,

I/we am/are writing, formally, to make a 'Subject Access Request' for a copy of information that you hold and have held about me/us which I/we am/are entitled under the General Data Protection Regulation 2018.

You can identify my/our records using the following information:

Full name: : Yvonne : Hobbs

Address: 33 Lea Close BROUGHTON ASTLEY LE9 6NW

Please supply me/us the data about me/us that I/we am/are entitled to under the data protection law including:

Confirmation of the jurisdiction of ROYAL COURTS of JUSTICE to have the prayers of men laid before it, impeded and put to formality.

Confirmation of authority of THE RT HON SIR IAN DUNCAN BURNETT, KNIGHT, LORD CHIEF JUSTICE to deny men lay their prayers at ROYAL COURTS of JUSTICE.

Confirmation the mala in se laid in prayer **4PB36838 LLOYDS MALA IN SE CLAIMS** is dispensable by **MASTER or sovereign or any**.

Confirmation the mala in se laid in prayer **4PB36838 LLOYDS MALA IN SE CLAIMS** dispens'd by **MASTER** is civil/equity matter.

Confirmation the mala in se laid in prayer **4PB36838 LLOYDS MALA IN SE CLAIMS** is jurisdiction of **MASTER** and/or to dispense to body corporate of COUNTY COURT to raise a court of equity.

Confirmation of the existence of data and information contained within the common law court case management file.

Confirmation of the existence of data and information contained within the court case of case progression officer.

Confirmation of the obligation 'existence' of mala in se [criminal offence] to be heard as other to common law trespass.

Confirmation of the existence of your Section 151 officer and their details;

Confirmation of the authority of, MASTER and/or OTHERS ROYAL COURTS of JUSTICE at the sovereign's court to trespass the Bills of Exchange Act 1882.

Please supply complete administrative and financial transactions; A copy of the instrument laid, its lawful consideration and rejection of my prayers; a copy of my personal data and information contained within the court case management file. A copy of the appointment of a case progression officer AND A copy of all relevant law used in the pursuance of the alleged obligation AND a copy of obligation/ put forth by the body corporate named THE RT HON SIR IAN DUNCAN BURNETT, KNIGHT, LORD CHIEF JUSTICE that contract usurp common law and binds men and the public record /LettersPatent/Charter for MASTER and OTHERS at QBD.

Please also supply the name of the processor of Data Subject Access Requests [DSAR] within your body corporate and, where a DSAR has previously been made, the reason for failing to supply the requested information.

Please provide the mapping management process involved in the data usage;

Include the regulatory compliance process used to ensure sufficient governance is in place including proof of the Duties, Responsibilities and Obligations of office and including your Oath of office,.

Include the same for any third parties you provide/ have provided access to my/our data;

Include what your legal reason for holding such data, and any data you do not/did not have a legal reason to hold,

Please delete and provide necessary regulatory requirements to evidence the deletion of said data.

I/we look forward to receiving your response to this request for data within one calendar month, per the General Data Protection Regulation.

With sincerity and honour,

By: : Yvonne : Hobbs **Authorized**
Representative for MRS Y HOBBS

* Proof of ID commensurate with the data 'property' freely given by Yvonne : Hobbs can be made available upon proof the alleged agreement exists and no material facts have been concealed in its procur

: Yvonne : Hobbs
33 Lea Close B ASTLEY LE9 6NW

07 August 2022

Information Commissioner's Office

REGISTERED OFFICE:

Wycliffe House Water Lane Wilmslow Cheshire SK9 5AF

Dear Sirs,

I write to raise claims about

MR CHARLES ALAN NUNN CEO LLOYDS BANK PLC CEO LLOYDS BANK PLC—DATA / SAR of
12 April 2021

REGISTERED OFFICE: 25 GRESHAM STREET LONDON EC2V 7HN

This body corporate without authority, trespassed upon my property

#1^d [unlawful taking of property

#2^d contra law, taken my property under the protection of the sovereign and given it to others

#3^d contra law has trespass'd causing harm and loss

By: Yvonne : Hobbs **Authorized**

Representative for Yvonne : Hobbs

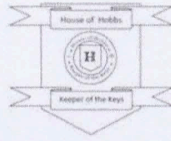
All Rights Reserved – Without Prejudice – Without Recourse – Non-Assumpsit

Errors & Omissions Excepted – Strictly no rights of Usufruct

I understand that the ICO may need to share the information I have provided so they can look into my complaint, and have indicated any information or documents that I don't want the ICO to share. I understand the ICO will keep the information relating to my complaint, including any documents for two years, or longer if we both agree this to be necessary.

#1^d Claim they can trespass upon my property at will—have not shown me the law where my property is theirs to usurp/take

Enc. DATA / SAR of 12 April 2021



Baroness.oftheHouseof+Hobbs_175_OL503@gmail.com
19 July 2023

To: CHARLES ALAN NUNN (CLAIMANT)
CEO OFFICER for LLOYDS BANK PLC Corporation/State
25 GRESHAM STREET LONDON [EC2V 7HN]

Lloyds Bank Secured Collections,
PO Box 548 LEEDS [LS1 1WU]

Lloyds Bank Central Bank -

pmstgo@lloydsbanking.com , pmstgmo@lloydsbanking.com ,
Your Ref: 50000066905984 "30 00 00 00353019"Co Reg ID:Corps reg ID}2065 , FCA ID}119278
cc. King Charles, c/o Lord of the Privy Counsel Penny Mordaunt MP penny.mordaunt.mp@parliament.uk , GCT-
MiddleOffice@lloydsbanking.com , , rob.nixon@leics.police.uk , rob.nixon@leicestershire.pnn.police.uk ,
andrew.griffith.mp@parliament.uk , Lord Chief Justice contactholmember@parliament.uk ,
andrew.bridgen.mp@parliament.uk , alberto.costa.mp@parliament.uk , claudia.webbe.mp@parliament.uk ,
jon.ashworth.mp@parliament.uk , liz.kendall.mp@parliament.uk ,

Our Ref: HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO175 05/MAY/23 Bill of Exchange
44543/01 £33,459,591.00 ; And Promissory Note 45126-OL503 £108,960.61 19/JULY/23

By email and post

Dear MR CHARLES ALAN NUNN,

Please find enclosed payment and final settlement for reference 50000066905984.

We have noted as of this day the 19 July 2023 you have not paid the Bill of Exchange and should be obliged to receive same by return post. Please could you advise if the payment is en route and to be made from your 'central bank' in Great Britain of 'Bank of England'?

No Assured Value. No Liability. No Errors and Omissions Accepted.
Without ill will or vexation

For and on behalf of the Principal legal embodiment by the title of MRS YVONNE HOBBS.
For and on behalf of the Attorney General of the House of Hobbs.
For and on behalf of Baroness Yvonne of the House of Hobbs.



Promissory Note: NO: 45126-OL503

Tender in terms of the 1882 Bills of Exchange Act, 11.

This Promissory NOTE was issued at:

RUGBY, GB (Place)

Date: 19 July 2023

AMOUNT: 108960.61 (in numbers)

AMOUNT: GBP One hundred and eight thousand
Nine hundred and sixty pounds and
Sixty one pennies (written)

This certifies that

I, Baroness Yvonne of the family Hobbs, ID Number: 50000066905984

Hereby promise to pay Lloyds Bank plc corporation/state (HOLDER) the full amount specified, on this NOTE, for value recieved.

Terms & Conditions

The payment will be made in monthly instalments of GBP 800 (eight hundred Great British pounds) per month, on the 1st (first) day of every consecutive month until the obligation has been fulfilled. The payment can be obtained by the HOLDER at 33 Lea Close County Palatine of Leicestershire [LE9 6NW]. We hereby give permission to the HOLDER and/or the HOLDER IN DUE COURSE of this Promissory Note, to use this NOTE in any way necessary as a negotiable instrument to be financially traded on; whereas such trade shall terminate the obligation herein.

*Nineteenth July in the year of Our Lord
Two thousand and Twenty Three*
Date

Sign



*This promissory note is signed in blue ink
This tender is made in terms of the 1882, Bills of Exchange Act*

Promissory Note

NO. 48126-01503

The Promissory Note was issued at:

RUGBY, CB

(Place)

19 July 2023

Date

This certifies that

I, Business Friends of the Family Lodge

do hereby certify that

the amount of

£10,000.00

to the order of

Business Friends of the Family Lodge

is hereby paid to the order of

The amount will be paid in monthly instalments of GBP 500 (large numbers) or five hundred pounds per month on the 15 (fifteenth) day of every consecutive month until the obligation has been fulfilled. The first instalment is due on the 15th day of August 2023. The instalments shall be paid to the order of Business Friends of the Family Lodge (BFFWL). We hereby give permission to the HOLDER and/or the HOLDER IN THE COURSE OF THIS PROMISSORY NOTE to make the NOTE in any way necessary as a negotiable instrument to be treated as cash and to be used as such for all purposes.

Terms & Conditions

Date

Signature

Tender in terms of the 1882, Bills of Exchange Act

LLOYDS BANK



PO Box 548
Leeds
LS1 1WU

Mrs Y M Hobbs
33 Lea Close
Broughton Astley
Leicester
LE9 6NW

Your mortgage account number: 50000066905984

1 July 2023

A summary of your missed mortgage payments

Dear Mrs Hobbs

We're getting in touch as some of the payments on your mortgage have been missed or not paid in full.

To help you understand what's owed on your account, I've included a summary for your mortgage over the last three months. It shows what should've been paid, any payments that have previously been missed or partly paid, and the total amount outstanding.

Here's a breakdown of the total amounts:

- Arrears amount you owe: £7322.88
- Total mortgage balance: £108,960.61

Please get in touch – we're here to help

If you'd like to set up a plan to make regular payments, please call us as soon as you can. We can talk through the options together to agree a repayment plan you can afford and catch up on any payments you've missed. The monthly amount you've currently got set up, doesn't cover any of these missed payments. I've also included some information on other ways to make a payment at the back of this letter.

Your credit score could be affected

Because your mortgage account is behind with some payments, it could mean an automatic report is sent to credit reference agencies. This could affect your credit score and how you borrow money in the future from banks, building societies, even mobile phone providers and other credit providers, so try to get things back on track.

If you've already set up a payment plan, please keep making the payments as agreed.

Help and advice is available to you

We understand it can be difficult to talk about money, and we're here to help. There are also other people you can talk to for independent help and advice. If you have any questions, they can speak to us on your behalf if you'd like them to. Here are some services that offer free, impartial support:

- **StepChange**, 0800 138 1111, www.stepchange.org
- **Citizens Advice**, www.citizensadvice.org.uk

Nº. (44543/01)

Sterling

BROUGHTON ASTLEY *May 05, 2023*

Exchange for £ GBP. *33,459,591.00*

FOURTEEN Days after sight of this Sole Bill of Exchange

Pay to me Yvonne Hobbs

or Order

The sum of pounds of Great Britain *Thirty three million four hundred fifty nine thousand, five hundred ninety one -*

Sterling, Value Received against our unrebutted Affidavit Lien #1

Dated *05/02/23* for £ GBP. 33,459,591.00 for Commercial Injury Claim of fraud un Mortgage account} 50000066905984 effected without mutual consideration And/Or law commercial instrument.

To M/s. Lloyds Bank plc

Registered Office

25 Gresham Street

London [EC2V 7HN]

Yvonne Hobbs
CREATOR

This bill is signed in blue ink on.

#1 Copy, facsimile of Affidavit; Notice of Default enclosed with this Bill.

See

1882

Bills of

Exchange

Act. 1882



**Affidavit of Obligation
Commercial Lien
A Verified Plain Statement of Fact**

The Parties

Claimant: Yvonne Hobbs

Authorised Representative for YVONNE HOBBS

MAILING LOCATION 33 Lea Close BROUGHTON ASTLEY LE9 6NW

Hereinafter known as "Lien Claimant"

Respondent:

DAVID WILLIAM LEON CHALMERS (CEO)

LLOYDS BANK PLC

MAILING LOCATION 25 GRESHAM STREET LONDON EC2V 7HN

Hereinafter known as "Lien Debtor"

****The Laws of Commerce****

All are equal under the law. See Exodus 21:23-25; Lev. 24:17-21; Deut. 1:17, 19:21; Matt. 22:36-40; Luke 10:17; Col. 3:25. Legal maxims: No one is above the law; Commerce, by the law of nations, ought to be common, and not to be converted into a monopoly and the private gain of a few.

In commerce, truth is sovereign. See Exodus 20:16; Psalms 117:2; John 8:32; II Cor. 13:8. Legal maxim: To lie is to go against the mind.

Truth is expressed in the form of an Affidavit. See Lev. 5:4-5; Lev. 6:3-5; Lev. 19:11-13; Num. 30:2; Matt. 5:33; James 5:12.

An un rebutted affidavit stands as truth in commerce. See 1 Pet. 1:25; Heb. 6:13-15.
Legal maxim: He, who does not deny, admits.

An un rebutted affidavit becomes a judgment in commerce. See Heb. 6:16-17. Any proceeding in court, tribunal or arbitration forum consists of a contest of commercial affidavits, wherein the points remaining un rebutted at the end of the contest stand as the truth to which the judgment of the law is applied.

He who leaves the field of battle first (does not respond appropriately to an Affidavit) loses by default. See Book of Job; Matt 10:22. Legal maxim: He who does not repel a wrong when he can occasions it.

Sacrifice is the measure of credibility. One who is not damaged, put at risk or willing to swear an oath or make an affirmation on his full commercial liability for the truth of his statements and the legitimacy of his actions, has no basis to assert claims or charges, and forfeits all credibility and right to claim the authority to do so. See Acts 7. Legal maxim: He who bears the burden ought also to derive the benefit. *YH.*

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nigel@notarywinchester.com

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A lien or claim, under commercial law, can only be satisfied by one of the following actions: A full rebuttal by an Affidavit of Truth, point-by-point, supported by evidence and sworn or affirmed at the same level of commercial risk; the satisfaction of the claimant, whether by payment or mutual agreement; resolution by a jury, in accordance with the rules of common law. See Gen. 2-3; Matt 4; Revelation. Legal maxim: If the plaintiff does not prove his case, the defendant is absolved

A party injured by the fraud of another may claim triple damages, plus the principal. "And Zacchaeus stood, and said unto the Lord: Behold, Lord, the half of my goods I give to the poor, and if I have taken any thing from any man by false accusation, I restore him fourfold." Luke 19:8.

****Bouvier's Maxims****

Contra veritatem lex numquam aliquid permittit. The law never suffers anything contrary to truth. 2 Co. Inst. 252. But sometimes it allows a conclusive presumption in opposition to truth. See 3 Bouv. Inst. n. 3061.

Contractus ex turpi causa, vel contra bonos mores nullus est. A contract founded on a base and unlawful consideration, or against good morals, is null. Hob. 167; Dig. 2, 14, 27, 4.

Culpa lata aequiparatur dolo. A concealed fault is equal to a deceit.

Ei incumbit probatio qui dicit, non qui negat. The burden of the proof lies upon him who affirms, not he who denies. Dig. 22, 3, 2; Tait on Ev. 1; 1 Phil. Ev. 194; 1 Greenl. Ev. Sec. 74; 3 Louis. R. 83; 2 Dan. Pr. 408; 4 Bouv Inst. n. 4411.

Error qui non resistitur, approbatur. An error not resisted is approved. Doct. & Stud. c. 70.

Ex dolo malo non oritur action. Out of fraud no action arises. Cowper, 343; Broom's Max. 349.

Ex facto jus oritur. Law arises out of fact; that is, its application must be to facts.

Ex tota materia emergat resolutio. The construction or resolution should arise out of the whole subject matter.

Fraus est celare fraudem. It is a fraud to conceal a fraud. 1 Vern. 270.

Fraus latet in generalibus. Fraud lies hid in general expressions.

Idem est facere, et nolle prohibere cum possis. It is the same thing to do a thing as not to prohibit it when in your power. 3 Co. Inst. 178. *MM*

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Incerta pro nullius habentur. Things uncertain are held for nothing. Dav. 33.

Incerta quantitas vitiat acium. An uncertain quantity vitiates the act. 1 Roll. R.

Invito beneficium non datur. No one is obliged to accept a benefit against his consent. Dig. 50, 17, 69. But if he does not dissent he will be considered as assenting. Vide Assent.

Judex damnatur cum nocens absolvitur. The judge is condemned when the guilty are acquitted.

Judicium non suo iudice datum nullius est momenti. A judgment given by an improper judge is of no moment. 11 Co. 76.

Manga negligentia culpa est, magna culpa dolus est. Gross negligence is a fault, gross fault is a fraud. Dig 50, 16, 226.

Magna culpa dolus est. Great neglect is equivalent to fraud. Dig. 50, 16, 226; 2 Spears, R. 256; 1 Bouv. Inst. n. 646.

Peccatum peccato addit qui culpa quam facit patrociniū defensionis adjungit. He adds one offence to another, who, when he commits a crime, joins to it the protection of a defence. 5 Co. 49.

Quando do una et eadem re, duo onerabiles existunt, unus, pro insufficientia alterius, de integro onerabitur. When two persons are liable on a joint obligation, if one makes default the other must bear the whole. 2 Co. Inst. 277.

Qui non libere veritatem pronunciat, proditor est veritatis. He, who does not willingly speak the truth, is a betrayer of the truth.

Qui non obstat quod obstare potest facere videtur. He who does not prevent what he can seems to commit the thing. 2 Co. Inst. 146.

Qui non prohibet quod prohibere potest assentire videtur. He, who does not forbid what he can forbid, seems to assent. 2 Inst. 305.

Qui non propulsat injuriam quando potest, infert. He, who does not repel a wrong when he can, induces it. Jenk. Cent. 271.

Qui tacet consentire videtur. He who is silent appears to consent. Jenk. Cent. 32.

Reprobata pecunia liberat solventem. Money refused liberates the debtor. 9 Co. 79. *MM*

FRAUD ACT 2006

1 Fraud

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(1) A person is guilty of fraud if he is in breach of any of the sections listed on subsection (2) (which provide for different ways of committing the offence).

(2) The sections are –

- (a) section 2 (fraud by false representation),
- (b) section 3 (fraud by failing to disclose information), and
- (c) section 4 (fraud by abuse of position).

Private & International Law **UNIDROIT PRINCIPLES OF INTERNATIONAL COMMERCIAL CONTRACTS**

Article 3.8 – Fraud

A party may avoid the contract when it has been led to conclude the contract by the other party's fraudulent representation, including language, practices, or fraudulent nondisclosure of circumstances which, according to reasonable standards of fair dealing, the latter party should have disclosed.

Article 5.1.3 – Cooperation between the parties

Each party shall cooperate with the other party when such co-operation may reasonably be expected for the performance of that party's obligations.

Article 7.3.4 – Adequate Assurance of Due Performance

A party who reasonably believes that there will be a fundamental non-performance by the other party may meanwhile withhold its performance. Where this assurance is not provided within a reasonable time the party demanding it may terminate the contract.

Article 7.4.1 – Right to damages

Any non-performance gives the aggrieved party a right to damages either exclusively or in conjunction with any other remedies except where the non-performance is excused under these principles.

Article 7.4.2 – Full compensation

(1) The aggrieved party is entitled to full compensation for harm sustained as a result of the non-performance. Such harm includes both any loss which it suffered and any gain of which it was deprived, taking into account any gain to the aggrieved party resulting from its avoidance of cost or harm

(2) Such harm may be nonpecuniary and includes, for instance, physical suffering and emotional distress. 44

Allegations:

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The following allegations arise from the conduct of Lien Debtor & the Agents of, indirectly and/or directly, in relation to an alleged agreement between the parties, having regard to ACCOUNT NUMBER 50000066905984.

1. There is no evidence to suggest that a legally enforceable original agreement is in existence between the parties, and Lien Claimant believes that no such evidence exists.
2. There is no evidence to suggest that the allegedly outstanding balance £ 101,755.28 GBP on the above referenced account can be verified by Lien Debtor, and Lien Claimant believes that no such evidence exists.
3. There is no evidence to suggest that Lien Debtor's valuable consideration pertaining to the alleged debt can be validated upon reasonable request by Lien Claimant, and Lien Claimant believes that no such evidence exists.
4. There is no evidence to suggest that Lien Debtor is not in multiple breaches of the Office of Fair Trading's Final Guidance on Unfair Business Practices (updated December 2006).
5. There is no evidence to suggest that Lien Debtor, by its dishonour of Lien Claimant's **NOTICE OF CONDITIONAL ACCEPTANCE** dated 04 December 2021, as well as **OPPORTUNITY TO CURE** dated 11 December 2021 and **NOTICE OF DISHONOUR** dated 18 December 2021 respectively, is not concealing material facts pertaining to any existing and legally enforceable agreement between the parties, and Lien Claimant believes that no such evidence exists.
6. There is no evidence to suggest that Lien Debtor lent its own money as adequate consideration to purchase the note (loan agreement) from Lien Claimant, and Lien Claimant believes that no such evidence exists.
7. There is no evidence to suggest that Lien Claimant did not provide valuable consideration to fund the alleged loan(s) from Lien Debtor, and Lien Claimant believes that no such evidence exists.
8. There is no evidence to suggest that Lien Debtor did not accept an item of value from Lien Claimant that was used to give value to a cheque, electronic transfer or similar instrument, of approximately the same value of the alleged loan(s), and Lien Claimant believes that no such evidence exists.
9. There is no evidence to suggest that Lien Debtor followed UK GAAP (the Generally Accepted Accounting Principles of the United Kingdom) in the execution of the alleged loan(s), and Lien Claimant believes that no such evidence exists.
10. There is no evidence to suggest that Lien Debtor's chartered accountant and auditor at the time of the alleged loan(s) can confirm that Lien Debtor followed UK GAAP in the execution of the alleged loan(s), and Lien Claimant believes that no such evidence exists. *gms*

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11. There is no evidence to suggest that the intent of the alleged loan agreement is that the party who funded the loan(s) is not the party that is to be repaid the money, and Lien Claimant believes that no such evidence exists.

12. There is no evidence to suggest that all the material facts of the alleged loan(s) agreement have been disclosed to Lien Claimant, and Lien Claimant believes that no such evidence exists.

13. There is no evidence to suggest that Lien Claimant was obliged to lend the note to Lien Debtor or another financial institution, in order to fund the alleged loan(s), and Lien Claimant believes that no such evidence exists.

14. There is no evidence to suggest that the original agreement (purported mortgage note) has not been sold, altered or stolen, and Lien Claimant believes that no such evidence exists.

15. There is no evidence to suggest that the alleged borrower (Lien Claimant) did not provide the funds that the alleged lender (Lien Debtor) claims it lent to Lien Claimant, and Lien Claimant believes that no such evidence exists.

16. There is no evidence to suggest that Lien Debtor does not owe Lien Claimant a sum of money treble the value of Lien Debtor's invalid claim, plus the alleged amount outstanding, and Lien Claimant believes that no such evidence exists.

17. There is no evidence to suggest that Lien Claimant has not already procured the tacit agreement of Lien Debtor that all of the allegations set forth in this Affidavit are factually correct, true and complete, and Lien Claimant believes that no such evidence exists.

LEDGERING

- For the avoidance of doubt, this document is a security interest expressing the value of Lien Claimant's natural, equitable and legal rights over all the property, income and assets of Lien Debtor, to the value expressed within. Lien Claimant hereby charges this instrument in the sum of TOTAL LIEN VALUE: GBP £ 334,595.91 GBP, subject to additional default charges.

DEFAULT CONDITIONS

Lien Debtor is given 21 days to deliver to Lien Claimant material evidence in support of an appropriate point-for-point rebuttal under oath or affirmation of the foregoing allegations. Failure to repudiate or rebut with material evidence every allegation made will result in Lien Debtor becoming immediately liable for the payment of £ 334,595.91 GBP. Triple Damages of £ £ 1,003,787.73 GBP will also be added to the debt if Lien Debtor's default is not cured. In the event that it is not cured within 90 days, Lien Debtor becomes liable for Exemplary Damages of £ £ 33,459,591.00 GBP

NIGEL MAURICE PUGH
Notary Public
37 Southgate Street
Winchester
SO26 9EH
England
United Kingdom
+44(0)7771 977092
nigel@notarywinchester.com

MM

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following **NOTICE OF DEFAULT**.

AFFIRMATION

I, Yvonne Hobbs,
Authorised Representative for YVONNE HOBBS (Lien Claimant), hereby affirm upon my own unlimited commercial liability and under penalty of perjury, that I have read all of the contents of this Affidavit of Obligation, and to the very best of my knowledge, I believe that the facts expressed herein are true, correct and complete.

Y Hobbs

Executed by:
Yvonne Hobbs
Authorised Representative for YVONNE HOBBS (Lien Claimant)
All Rights Reserved – Without Prejudice – Without Recourse – Non-Assumpsit
Errors & Omissions Excepted

VERIFICATION

Affirmed, autographed and sealed before me, NIGEL MAURICE PUGH
on the 13 day of the month of 12, in the year two thousand and 21

Signed & Sealed By: *Nigel Pugh*
Notary Public

NOTICE is hereby given that the Lien Debtor has twenty one (21) days after receipt of this Affidavit of Obligation to rebut, deny, or otherwise prove invalid the allegations contained herein. Failure to rebut, deny or otherwise disprove any of the allegations will be construed as Lien Debtors' affirmation that said allegations have been proven to be true, correct and complete. Void where prohibited by law.



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Notary Public
37 SOUTHGATE STREET
WINCHESTER
SO23 9EH
ENGLAND
UNITED KINGDOM
+44(0)7771 977092
nigel@notarywinchester.com

13-12-2021

13 DECEMBER 2021

PRIVATE & CONFIDENTIAL

DAVID WILLIAM LEON CHALMERS (CEO)

LLOYDS BANK PLC (DEBTOR)

REGISTERED OFFICE 25 GRESHAM STREET LONDON EC2V 7HN

COMPANY NUMBER—2065

LICENSE NUMBER—119278

DATE 15 January 2022

NOTICE OF FAULT & OPPORTUNITY TO CURE

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

Dear DAVID WILLIAM LEON CHALMERS,

Your company has failed to respond to the **AFFIDAVIT OF OBLIGATION** dated 25 December 2021, and served by Royal Mail Special Delivery NY515446190GB on 23 December 2021. Therefore, I hereby serve **NOTICE OF FAULT & OPPORTUNITY TO CURE**.

DAVID WILLIAM LEON CHALMERS has twenty one (21) days in which to deliver an appropriate and timely response.
Triple damages now apply.

With sincerity and honour,

By: Yvonne Hobbs

Authorised Representative for YVONNE HOBBS

All Rights Reserved – Without Prejudice – Without Recourse

Non-Assumpsit Errors & Omissions Excepted

AFFIDAVIT OF SERVICE & NON-RESPONSE

A Verified Plain Statement of Fact

I, Yvonne Hobbs, an adult flesh and blood man of sound mind, do state unequivocally that I served the following documents on DAVID WILLIAM LEON CHALMERS, CEO of LLOYDS BANK PLC (Respondent), by Royal Mail Recorded or Special Delivery:

1. NOTICE OF CONDITIONAL ACCEPTANCE DATED 04 December 2021, ROYAL MAIL RECORDED DELIVERY BN255816615GB;
2. NOTICE OF OPPORTUNITY TO CURE DATED 11 December 2021, ROYAL MAIL RECORDED DELIVERY BN544097735GB;
3. NOTICE OF DISHONOUR DATED 18 December 2021, ROYAL MAIL RECORDED DELIVERY BN544097749GB;
4. NOTICE OF LIEN INTEREST DATED 18 December 2021, ROYAL MAIL RECORDED DELIVERY BN544097752GB
5. AFFIDAVIT OF OBLIGATION DATED 25 December 2021, ROYAL MAIL SPECIAL RECORDED DELIVERY NY515446190GB;
6. NOTICE OF FAULT & OPPORTUNITY TO CURE DATED 15 January 2022, ROYAL MAIL RECORDED DELIVERY BN544097770GB;
7. NOTICE OF DEFAULT DATED 05 February 2022, ROYAL MAIL RECORDED DELIVERY BN544097766GB.

The Respondent has subsequently failed to deliver appropriate and timely responses to any of the documents listed above.

AFFIRMATION

I hereby affirm and declare upon my own unlimited commercial liability and under penalty of perjury, that the foregoing is true, complete and correct, and not misleading.

yvonne hobbs

By: Yvonne Hobbs **Authorized**
Representative for YVONNE HOBBS (Lien Claimant)
All Rights Reserved – Without Prejudice – Without Recourse – Non-Assumpsit
Errors & Omissions Excepted

VERIFICATION

Affirmed, autographed and sealed before me, NIGEL MAURICE PUGH
on the 5th day of the month of FEBRUARY in the year two thousand and TWENTY

Signed & Sealed By: *Nigel Maurice Pugh*
Notary Public NIGEL MAURICE PUGH

NIGEL MAURICE PUGH
Notary Public
37 Southgate Street
Winchester
SO23 9EH
England
United Kingdom
+44(0)7771 977092
nigel@notarywinchester.com



25-02-2022

LLOYDS BANK



PO Box 548
Leeds
LS1 1WU

Mrs Y M Hobbs
33 Lea Close
Broughton Astley
Leicester
LE9 6NW

Your mortgage account number: 50000066905984

1 July 2023

A summary of your missed mortgage payments

Dear Mrs Hobbs

We're getting in touch as some of the payments on your mortgage have been missed or not paid in full.

To help you understand what's owed on your account, I've included a summary for your mortgage over the last three months. It shows what should've been paid, any payments that have previously been missed or partly paid, and the total amount outstanding.

Here's a breakdown of the total amounts:

- Arrears amount you owe: £7322.88
- Total mortgage balance: £108,960.61

Please get in touch – we're here to help

If you'd like to set up a plan to make regular payments, please call us as soon as you can. We can talk through the options together to agree a repayment plan you can afford and catch up on any payments you've missed. The monthly amount you've currently got set up, doesn't cover any of these missed payments. I've also included some information on other ways to make a payment at the back of this letter.

Your credit score could be affected

Because your mortgage account is behind with some payments, it could mean an automatic report is sent to credit reference agencies. This could affect your credit score and how you borrow money in the future from banks, building societies, even mobile phone providers and other credit providers, so try to get things back on track.

If you've already set up a payment plan, please keep making the payments as agreed.

Help and advice is available to you

We understand it can be difficult to talk about money, and we're here to help. There are also other people you can talk to for independent help and advice. If you have any questions, they can speak to us on your behalf if you'd like them to. Here are some services that offer free, impartial support:

- **StepChange**, 0800 138 1111, www.stepchange.org
- **Citizens Advice**, www.citizensadvice.org.uk

- **National Debtline**, 0808 808 4000, www.nationaldebtline.org.uk
- **Business Debtline**, www.businessdebtline.org – if you have a small business or are self-employed

If you have any questions, please call us.

Yours sincerely,

Customer Financial Assistance
Telephone: 0808 145 0399
Monday to Friday 8am to 7.30pm
Saturday 8am to 12.30pm
excluding bank holidays

What we mean by arrears – the amount you owe

Arrears are the difference between the monthly amount that should be paid, and the amount you've actually paid. The arrears amount shown on the front of this letter may change depending on whether you make any payments when your usual monthly payment is due.

Fees and charges you'll need to pay

Any extra fees or charges you'll need to pay will be added to a separate part of your mortgage account. You'll see these on your mortgage statements as a sub account 99. If these extra costs aren't paid, you'll be charged interest on them as well. When we add any costs to your account, we'll let you know. Examples of extra costs are:

- Fees for managing the arrears on the mortgage
- Fees for managing any legal contact we need to make
- Solicitor costs
- Property management costs such as repair costs and making the property secure
- Estate agent and asset management costs - for managing the sale of the property

Mortgage Repayment Insurance or Payment Protection Insurance

If you have either of these, you may be able to make a claim. You must keep paying your insurance premium while you make a claim. If you don't pay the monthly premiums, your cover could be cancelled. If you're making a claim, please keep in touch with your insurance provider, and also let us know what's happening with it.

Support for mortgage interest

If you get any of the below benefits, please contact Jobcentre Plus or the Pension Service to check if you can apply for Support for Mortgage Interest:

- Income support
- Income based job seekers allowance
- Income related employment and support allowance
- Pension credit
- Universal credit

Summary of mortgage payments for the last three months

Understanding your summary:

- Debit – Your expected mortgage payments.
- Credit – The amounts you've paid towards your mortgage.
- Arrears – The amount you're behind on in total.

Date	Description	Debit	Credit	Arrears
31/03/23	ARREARS BALANCE			5002.96
03/04/23	EXPECTED PAYMENT	755.84		
30/04/23	ARREARS BALANCE			5758.80
02/05/23	EXPECTED PAYMENT	778.64		
31/05/23	ARREARS BALANCE			6537.44
01/06/23	EXPECTED PAYMENT	786.10		
13/06/23	DOM REFUND ARREARS		0.47	
13/06/23	DOM REFUND ARREARS		0.03	
13/06/23	DOM REFUND ARREARS		0.16	
30/06/23	ARREARS BALANCE			7322.88

The total fees you've been charged for being in arrears over the statement period is £963.40.

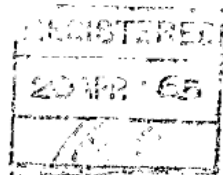
Ways to make a payment

If you're able to make a payment to cover missed payments, here are some ways you can do it.

How to make a payment	How long a payment takes to reach your mortgage account	What you need to do
By phone	Up to 4 days	<ul style="list-style-type: none"> • Call the number shown on your letter. • We do not accept credit card payments.
Online banking	Up to 24 hours	<ul style="list-style-type: none"> • If you have an online banking account, use Sort Code 30 00 00 and Account number 00353019. Include your 14-digit mortgage number followed by 00.
Direct Debit	On the day it is taken	<ul style="list-style-type: none"> • Call the number shown on your letter to set up a Direct Debit. • If the mortgage amount changes, your Direct Debit will automatically change too. • Please make sure you have enough funds in your account for when the payment is due, to avoid charges from your bank account provider.
Standing order	On the day it is taken	<ul style="list-style-type: none"> • If you have a Lloyds, Halifax or Bank of Scotland bank account you can also visit your branch. If your bank account is with another provider, please speak to them to set up a standing order. • To set up a standing order online use the details in the 'Online banking' section above. • You'll need to make sure the payment is made by the agreed due date. • If the mortgage amount changes, you'll need to update the standing order payment amount yourself, to make sure the correct amount is being paid. • Please make sure you have enough funds in your account for when the payment is due, to avoid charges from your bank account provider.
In branch	Up to 3 days	<ul style="list-style-type: none"> • Use Sort Code 30 00 00 and Account number 00353019 to make a cash payment or transfer at your local branch. Include your 14-digit mortgage number followed by 00.
By cheque	Up to 10 days	<ul style="list-style-type: none"> • Please make cheques payable to Lloyds A/C (followed by your mortgage account number). E.g. A/C 12345678901245 • Please send it to us at least 10 working days before the payment is due. • We don't accept foreign cheques. • Please send to 'Lloyds Bank, Secured Collections, PO Box 548, Leeds, LS1 1WU'.

Keep your details up to date

You can check the contact details we hold for you by logging into Online Banking, visiting us in branch or calling us.



"THE COMPANIES' ACT, 1862."

COMPANY LIMITED BY SHARES.

Memorandum of Association
OF
LLOYDS BANKING COMPANY
LIMITED.

1st The name of the Company is "LLOYDS BANKING COMPANY LIMITED."

2nd. The Registered Office of the Company is to be established in England.

3rd. The object of the Company is the acquisition of gain by the Company, and in order thereto--

(A.) The acquisition of the goodwill and business of the Banking partnerships respectively carried on at Birmingham, Sutton Coldfield, and Oldbury, by Messrs. Lloyds and Company, and at Birmingham and Halesowen by Messrs. Moiliet and Sons.

(B.) The acquisition of all or any part of the goodwill and business of any other Banks, whether Private Banks or Joint Stock Banks.

The carrying on of all business which from time to time can be lawfully carried on by a Joint Stock Banking Company.

[(D.) The

20 APR 1965
LLOYDS BANKING COMPANY LIMITED

THE REGISTERED OFFICE
LONDON

LLOYDS BANKING COMPANY LIMITED

(11)

Article 4. The Bank may begin business so soon as at least 17,500 Shares, including the Shares to be issued to Messrs. Lloyds and Company, and Messrs. Moiliet and Sons respectively, are issued.

Article 5. The Bank from time to time, on the recommendation of the Board, and with the sanction of an Extraordinary Meeting, may undertake any extension of or additions to their original business, being respectively within the scope of the Memorandum of Association.

Article 6. The Bank shall not directly or indirectly carry on or be engaged in any business from time to time expressly prohibited by the Statute; and this Article is fundamental.

Article 7. The business shall be carried on by or under the Management of the Board, but subject to the control of General Meetings in accordance with these Presents.

Article 8. No person except the Board and persons thereunto expressly authorized by the Board, and acting within the limits of the authority conferred on them by the Board, shall have any authority to enter into any contract so as to impose thereby any liability on the Bank.

Article 9. Where any Two or more of the Directors object to any advance being made or credit allowed to any person, or require the same to be withdrawn, the matter shall be considered by the next Board, and no further advance shall be made or credit allowed to that person unless the Board so decide.

IV.—OFFICE.

Article 10. The registered office of the Bank shall be at the present Banking House of Messrs LLOYDS AND COMPANY, in High Street, Birmingham, or at such other place at Birmingham as the Board from time to time determine.

Article 45. The non-receipt by a Shareholder of Notice of a General Meeting shall not affect the validity of any of the proceedings of the Meeting.

IX. — POWERS OF GENERAL MEETINGS.

Article 46. Any General Meeting, when notice in that behalf is given, may remove any Director or Auditor for misconduct, negligence, incapacity, or other cause deemed by the Meeting sufficient; and may supply any vacancy in the office of Director or Auditor; and may fix the remuneration of the Directors and of the Auditors; and may vary the number of Directors; and may resolve on any matter for which, in accordance with these presents, the Resolution of a General Meeting is requisite; and, subject to the provisions of these presents, may generally decide on any affairs of or relating to the Bank, but not so as to invalidate any prior lawful act of the Board.

Article 47. Any Ordinary Meeting may elect Directors and Auditors; and may receive, and either wholly or partially reject, or adopt and confirm the Accounts, Balance Sheets, and Reports of the Directors and Auditors respectively; and may decide on any recommendation of the Directors of or relating to any Dividend; and, subject to the provisions of these presents, may generally discuss any affairs of or relating to the Bank.

Article 48. Where any General Meetings by Special Resolution have determined on an increase of the Capital, the Meetings or any other General Meetings may, by Special Resolution, determine on the extent to which the increase shall be effected by the issue of New Shares; and the conditions on which the Capital shall be so increased; and the time, mode, and terms at, in, and on which the New Shares shall be issued; but so that the premium, if any, on the New Shares shall be carried to the Reserved Fund.

Article 49. Any General Meetings determining on the conditions on which any New Shares shall be issued, may determine that the New Shares shall be issued as one class, or as several classes; and may attach to the New Shares, or to the New Shares of all or any of the classes, any special privileges with reference to preferential, guaranteed, fixed, fluctuating, redeemable, or other Dividend, or otherwise, or any special conditions or restrictions

ARTICLES OF ASSOCIATION OF

to have been signed, as required by the Statute, they shall, on being found or made correct, be signed by the Chairman of the Meeting at which they are read, and they shall be sealed with the seal.

Article 61. Except where otherwise provided by these Presents every question to be decided by any General Meeting, unless resolved on without a dissentient, shall be decided by a simple majority of the Shareholders personally present thereat, and, unless when a Poll is required, shall be decided by a show of hands.

Article 62. Every Special Resolution and every question required by these presents to be decided by any other than a simple majority of the Shareholders personally present at a General Meeting, shall, unless resolved on without a dissentient, be decided by a Poll.

Article 63. A Poll on any Resolution of a General Meeting shall be had if immediately on the declaration by the Chairman of the Meeting of the result of the show of hands thereon, the Poll be demanded by at least Five Shareholders, and before the dissolution or adjournment of the Meeting, the demand be confirmed by writing, signed by those Shareholders and delivered to the Chairman or to the Secretary.

Article 64. Except as regards any Resolution on which a Poll is demanded, a declaration at any General Meeting by the Chairman thereof that a Resolution is carried, and an entry to that effect in the Minutes of the proceedings of the Meeting, shall be sufficient evidence of the fact so declared, without proof of the number or proportion of the votes given, for or against the Resolution.

Article 65. Where a Poll is demanded, it shall be taken in such manner, at such place, and immediately or at such time within Seven days thereafter, as the Chairman of the Meeting directs, and the result of the Poll shall be deemed the Resolution of the General Meeting at which the Poll was demanded.

XI. VOTING AT GENERAL MEETINGS.

Article 66. On every question to be decided by a simple majority of the Shareholders personally present at any General Meeting, every Shareholder personally present thereat, and qualified according to these presents to vote, shall be entitled to vote.

- (f.) The instituting and conducting, and when sanctioned by the Bank by Special Resolution, the concluding and carrying into effect of negotiations for the acquisition of the good will and business of any Banks, and for any amalgamation of any other Bank with the Bank.
- (g.) The insuring against loss and damage by fire of the insurable property of the Bank.
- (h.) The borrowing of moneys and entering into contracts for the Bank, and the contracting on behalf of the Bank of such debts and liabilities as the Board find requisite in transacting the business of the Bank.
- (i.) The making and giving of receipts, releases, and other discharges for moneys payable to the Bank, and for the claims and demands of the Bank.
- (j.) The compounding of any debts due to the Bank, and of any claims and demands of the Bank.
- (k.) The referring of any claims and demands of and against the Bank to Arbitration, and the performing and observing, or if requisite contesting the awards thereon.
- (l.) The acting on behalf of the Bank on all matters relating to Bankrupts and Insolvents.
- (m.) The keeping of proper Accounts, on the best principle from time to time in use for Joint Stock Banks, of the receipts, credits, payments, liabilities, profits, losses, property, and effects of the Bank, and with all proper checks against fraud.
- (n.) The making up of the Accounts, to the 30th day of June and the 31st day of December in every year.
- (o.) The procuring of the Accounts to be duly audited half-yearly in accordance with these Presents.
- (p.) The making to every Ordinary Meeting of a Report of the affairs and prospects of the Bank.
- (q.) The making of Calls on the Shareholders.
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XVII. DIRECTORS AND OFFICERS.

Article 124. The Directors, and the Auditors, Secretary, Cashiers, Accountants, Clerks, and other Officers, shall be indemnified by the Bank from all losses and expenses incurred by them in or about the discharge of their respective duties, except such as happen from their own respective wilful act or default.

Article 125. No Director or Officer shall be liable for any other Director or Officer, or for joining in any receipt for conformity, or for any loss or expense happening to the Bank, unless the same happen from his own wilful act or default.

Article 126. The Accounts of any Officer may (except as is otherwise provided by these presents) be settled and allowed, or disallowed, either wholly or in part by a Board.

Article 127. An Officer becoming Bankrupt, or publicly Insolvent, or compounding with his Creditors, shall thereupon be disqualified from acting as, and shall cease to be an Officer of the Bank.

Article 128. Provided, that until an entry of the disqualification be made in the Minutes of the Board, his acts in his Office shall be as effectual as if he acted as a qualified Officer.

Article 129. The Secretary shall keep the Records, Registers, Books, and Papers of the Bank, but under the control of the Board; and shall allow such inspection of the Register of Shareholders as is prescribed by the Statute, so as every Shareholder or other person before inspecting it, sign his name in a Book kept for that purpose.

Article 130. The Secretary shall affix the seal of the Bank, with the authority of the Board, and in the presence or at least two Directors, to all Instruments required to be sealed, and shall countersign them.

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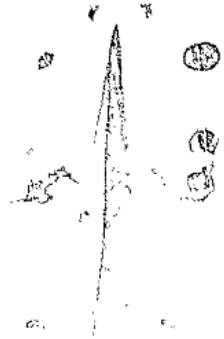
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ARTICLES OF ASSOCIATION OF

Article 131. The Board may appoint a temporary substitute for the Secretary, who shall for the purposes of these Presents, be deemed the Secretary.

Article 132. The Auditors, Secretary, Cashiers, Accountants, Clerks, and other Officers of the Bank shall subscribe such a declaration as the Board from time to time prescribe, engaging themselves to observe secrecy with respect to the dealings and the state of the accounts of the several customers of and persons dealing with the Bank, and any other matters which come to their respective knowledge by virtue of their respective Offices, except only so far as it is necessary in the execution of their respective Offices, trust, or duty to disclose the same.

XVIII. SHARES.

Article 133. Except as is otherwise provided by these Presents every Share shall be indivisible.

Article 134. The Shares shall be numbered in arithmetical progression, beginning with No. 1.

Article 135. The Bank shall not be bound by or recognise any equitable, contingent, future or partial interest in any Share, or any other right in respect of a Share, except an absolute right thereto in the person from time to time registered as the holder thereof; and except also as regards any parent, guardian, committee, husband, executor, or administrator, or any assignee of a bankrupt, or trustee of the estate of an insolvent, his respective right under these Presents to become a Shareholder in respect of or to transfer the Share.

Article 136. The Bank shall have a first and permanent lien and charge, available at Law and in Equity, on every Share of every person who, from time to time, is the holder, or one of several joint holders thereof, and on all dividends from time to time payable thereon, for all moneys from time to time due from him, either alone or jointly with any other person, whether a Shareholder or not, to the Bank while he is the registered holder, or one of the registered holders of the Share.

Article 156. Every Shareholder shall be entitled to one Certificate for all his Shares, or to several Certificates each for a part of his Shares, every Certificate specifying the numbers of the Shares and the amount paid up thereon.

Article 157. Where any Certificate is worn out, or destroyed, or lost, it may be renewed on production to the Board of such evidence as satisfies them of its being worn out, or destroyed, or lost; or, in default of the evidence, on such indemnity as the Board deem requisite being given, and an entry of the evidence or indemnity shall be made in the minutes of their proceedings.

Article 158. The Shareholders shall be entitled to the Original Certificates gratis; but in every other case, any sum not exceeding Two shillings and sixpence shall, if the Board think fit, be paid to the Bank for every Certificate.

XXII. DIVIDENDS.

Article 159. All Dividends on Shares shall be declared by the Ordinary Meetings, and shall be made only out of the clear profits of the Bank: and (but without prejudice to any Preferential or Guaranteed Dividend) no Dividend shall exceed the sum recommended to the Meeting by the Board. But in order to the equalization of Dividends, advances from time to time made in accordance with these Presents out of the Reserved Fund may be applied in payment thereof.

Article 160. When the profits of the Bank permit, there shall be a Dividend every half year.

Article 161. The premium paid to the Bank for any Share shall not bear any Dividend.

Article 162. When the amount of the Reserved Fund is less than One-fifth of the then paid up Capital no Dividend shall exceed the rate of £10 per centum per annum on the then paid up Capital, and the excess if any of the profits above the amount of that Dividend shall be carried to the Reserved Fund.

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LLOYDS BANK LIMITED

Memorandum

AND

Articles of Association

1950

J.W. Tritton & Son, Ltd., Bury Street, London, E.C.3.

100

Memorandum of Association

OF

LLOYDS BANK LIMITED

*as altered by Special Resolution of 26th June, 1911,
confirmed by an order of the Court made 21st July, 1911.*

INTRODUCTION.

The Bank was incorporated on the 20th day of April 1865 under the name of "Lloyds Banking Company Limited," with the objects stated in the Memorandum of Association and with a nominal Capital of £2,000,000 divided into 40,000 shares of £50 each.

The nominal capital of the Bank at the 10th day of February 1950 is £74,000,000, divided into 14,500,000 "A" Shares of £5 each and 1,500,000 "B" Shares of £1 each.

The name of the Bank was changed, on the 7th day of April 1884, to "Lloyds Barnetts and Bosanquets Bank Limited," and on the 5th day of April 1889 to "Lloyds Bank Limited."

1st. The name of the Company is "LLOYDS BANK LIMITED."

2nd. The Registered Office of the Company is to be established in England.

3rd. The object of the Company is the acquisition of gain by the Company, and in order thereto—

- (A) To carry on the business of banking in all its branches and departments including the borrowing raising or taking up money the lending or advancing money securities and property the discounting buying selling and dealing in bills of exchange promissory notes coupon drafts bills of lading warrants debentures certificates scrip and other instruments and securities whether transferable negotiable or not the granting and issuing letters of credit and circular notes the buying selling and dealing in bullion and specie the acquiring holding issuing on commission underwriting and dealing with stocks funds shares debentures debenture stock bonds obligations securities and investments of all kinds the negotiating of loans and advances the receiving money and valuables on deposit or for

safe custody or otherwise the collecting and transmitting money and securities the managing property and transacting all kinds of business which from time to time can be lawfully transacted by bankers.

- (B) To purchase acquire undertake and continue the whole or any part of the business connection property assets and liabilities of any person partnership or company carrying on any banking or discount business.
- (C) To issue circular notes bills drafts and other instruments and securities whether to bearer or otherwise and whether providing for the payment of money or the delivery of bullion or otherwise and to make the same or any of them assignable free from equities.
- (D) To enter into any arrangements with any Governments or authorities supreme municipal local or otherwise that may seem conducive to the Company's objects or any of them and to obtain from any such Government or authority any rights privileges and concessions which the Company may think it desirable to obtain and to carry out exercise and comply with any such arrangements rights privileges and concessions.
- (E) To enter into partnership or into any arrangement for sharing profits amalgamation union of interests co-operation joint adventure reciprocal concession or otherwise with any person partnership or company where such arrangements seem conducive to any of the Company's objects.
- (F) To obtain any Act of Parliament which may seem conducive to any of the Company's objects and to oppose any proceedings or applications which may seem calculated directly or indirectly to prejudice the Company's interests.

- (G) To effect and obtain or to give all such guarantees and indemnities or counter guarantees and counter indemnities as may seem expedient and to transact all kinds of agency business.
- (H) To act as and to undertake the duties of executor of wills and trustee of wills or settlements to act as trustee of deeds or documents securing debentures debenture stock or other issues of joint stock or other companies to act as trustee for charitable and other institutions and generally to undertake and execute trusts of all kinds (including the office of custodian trustee under the Public Trustee Act 1906) with or without remuneration.
- (I) To undertake the office of receiver treasurer or auditor and to keep for any company Government authority or body any register relating to any stocks funds shares or securities and to undertake any duties in relation to the registration of transfers the issue of certificates or otherwise.
- (J) To take or concur in taking all such steps and proceedings as may seem best calculated to uphold and support the credit of the Company and to obtain and justify public confidence and to avert or minimise financial disturbances which might detrimentally affect the Company.
- (K) To promote any company or companies for the purpose of acquiring all or any of the property and liabilities of this Company or for any other purpose which may seem directly or indirectly calculated to benefit this Company and to take or acquire shares and securities of any such company and to sell hold re-issue or otherwise deal with the same.

CALLS ON SHARES.

15. The Directors may from time to time make calls upon the members in respect of any money unpaid on their shares (whether on account of the nominal value of the shares or by way of premium) and not by the terms of issue thereof made payable at fixed times, provided that no call on any shares shall be payable at less than one month from the date fixed for the payment of the last preceding call, or shall exceed one fourth of the nominal value of the share and each member shall (subject to receiving at least twenty-one days' notice specifying the time and place of payment) pay to the Company at the time or times and place so specified the amount called on his shares.

Quotation

16. A call shall be deemed to have been made at the time when the resolution of the Directors authorising the call was passed, and may be made payable by instalments.

17. The joint holders of a share shall be jointly and severally liable to pay all calls in respect thereof.

18. If a sum called in respect of a share is not paid before or on the day appointed for payment thereof, the person from whom the sum is due shall pay interest on the sum from the day appointed for payment thereof to the date of actual payment at such rate, not exceeding 10 per cent. per annum, as the Directors determine, but the

Directors shall be at liberty to waive payment of such interest wholly or in part.

19. Any sum (whether on account of the nominal value of the share or by way of premium) which by the terms of issue of a share becomes payable upon allotment or at any fixed date, and any instalment of a call, shall for all the purposes of these presents be deemed to be a call duly made and payable on the date on which by the terms of issue or otherwise the same becomes payable, and in case of non-payment all the relevant provisions of these presents as to payment of interest and expenses, forfeiture and the like shall apply as if such sum had become payable by virtue of a call duly made and notified.

Sums due on allotment etc. to be treated as calls

20. The Directors may on the issue of shares differentiate between the holders as to the amount of calls to be paid, and the times of payment.

Power to differentiate.

21. The Directors may, if they think fit, receive from any member willing to advance the same all or any part of the moneys (whether on account of the nominal value of the shares or by way of premium) uncalled and unpaid upon the shares held by him, and such payment in advance of calls shall extinguish, so far as the same shall extend, the liability upon the shares in respect of which it is made, and upon the money so received or so much thereof as from time to time exceeds the amount of the calls then made upon the shares concerned, the Company may pay interest at such rate (not exceeding 5 per cent. per annum) as the member paying such sum and the Directors agree upon.

Payment in advance of calls.

FORFEITURE AND LIEN.

22. If a member fails to pay in full any call or instalment of a call on or before the day appointed for payment thereof, the Directors may at any time thereafter serve a notice on him requiring payment of so much of the call or instalment as is unpaid, together with any interest and expenses which may have accrued.

Notice requiring payment of calls.

16

LLOYDS BANK LIMITED**Special Resolution**

At the ANNUAL GENERAL MEETING of the company held at the Head Office, 71 Lombard Street, London, on Thursday 29 April 1971, the following Resolution was duly proposed and passed as a SPECIAL RESOLUTION:—

That the Articles of Association of the company be altered by the deletion of Article 104 and the substitution therefor of the following Article:—

"104. Subject as provided in Article 13 in respect to share certificates every instrument to which the seal is affixed shall be signed by one Director or some other person appointed by the Directors for that purpose and countersigned by the Secretary, Assistant Secretary or some other person appointed by the Directors for that purpose. Subject to the foregoing provisions the Directors shall make such regulations as they think fit governing the custody use and affixing of the seal."

J. W. A. NICHOLL-CARNE,

Secretary

share. All dividends shall be apportioned and paid *pro rata* according to the amounts paid on the shares during any portion or portions of the period in respect of which the dividend is paid, but if any share is issued on terms providing that it shall rank for dividend as from a particular date, such share shall rank for dividend accordingly.

Payment of
interim
dividends.

109. If and so far as in the opinion of the Directors the profits of the Company justify such payments, the Directors may pay the fixed cumulative preferential dividends on any class of shares carrying a fixed cumulative preferential dividend expressed to be payable on fixed dates on the half-yearly or other dates, if any, prescribed for the payment thereof by these presents or by the terms of issue of the shares, and subject thereto may also from time to time pay to the holders of any other class of shares interim dividends thereon of such amounts and on such dates as they think fit.

Share Premium
Account.

110. If the Company shall issue shares at a premium, whether for cash or otherwise, the Directors shall transfer a sum, equal to the aggregate amount or value of the premiums to an account to be called "Share Premium Account."

Dividend not to
bear interest.

111. No dividend or other moneys payable on or in respect of a share shall bear interest as against the Company.

Deduction of
debts due to
Company.

112. The Directors may deduct from any dividend or other moneys payable to any member on or in respect of a share all sums of money (if any) presently payable by him to the Company on account of calls or otherwise.

Retention of
dividends where
Company has
lien.

113. The Directors may retain any dividend or other moneys payable on or in respect of a share on which the Company has a lien, and may apply the same in or towards satisfaction of the debts, liabilities or engagements in respect of which the lien exists.

114. The Directors may retain the dividends payable upon shares in respect of which any person is under the provisions as to the transmission of shares hereinbefore contained entitled to become a member, or which any person under those provisions is entitled to transfer, until such person shall become a member in respect of such shares or shall duly transfer the same.

Retention of
dividends in
transmission
of shares.

115. Any dividend or other moneys payable in cash on or in respect of a share may be paid by cheque or warrant sent through the post to the registered address of the member or person entitled thereto, or, if several persons are registered as joint holders of the share or are entitled thereto in consequence of the death, lunacy or bankruptcy of the holder, to the member or person whose name stands first in the register of members, or to such person and such address as such persons may by writing direct, or may be credited to the account of the member entitled thereto with the Company. Every such cheque or warrant shall be made payable to the order of the person to whom it is sent or to such person as the holder or joint holders or person or persons entitled to the share in consequence of the death, lunacy or bankruptcy of the holder may direct, and payment of the cheque or warrant if purporting to be endorsed shall be a good discharge to the Company. Every such cheque or warrant shall be sent at the risk of the person entitled to the money represented thereby.

Dividends
payable by
cheque.

116. If several persons are registered as joint holders of any share, or are entitled jointly to a share in consequence of the death, lunacy or bankruptcy of the holder, any one of them may give effectual receipts for any dividend or other moneys payable on or in respect of the share.

Dividends due
to joint holders.

117. Except as provided by Article 107, the Directors before recommending or declaring any dividend or bonus out of, or in respect of, the earnings or profits of the Company for any yearly or other period, may,

Reserve Funds.

M

Account of registers, etc.

121. The Directors shall duly comply with the provisions of the Statutes and in particular the provisions in regard to registration of charges created by or affecting property of the Company, in regard to keeping a register of Directors and Secretaries, a register of members, a register of mortgages and charges, and a register of Directors' share and debenture holdings, and in regard to the production and furnishing of copies of such registers and of any register of holders of debentures of the Company,

Form of registers etc.

122. Any register, index, minute book, book of account or other book required by these presents or the Statutes to be kept by or on behalf of the Company may be kept either by making entries in bound books or by recording them in any other manner. In any case in which bound books are not used, the Directors shall take adequate precautions for guarding against falsification and for facilitating its discovery.

ACCOUNTS.

Directors to keep proper accounts.

123. The Directors shall cause to be kept such books of account as are necessary to comply with the provisions of the Statutes.

Inspection of books.

124. The books of account shall be kept at the office, or at such other place within Great Britain as the Directors think fit, and shall always be open to the inspection of the Directors. No member (other than a Director) shall have any right of inspecting any account or book or document of the Company except as conferred by statute or authorised by the Directors or by Ordinary Resolution of the Company.

Presentation of accounts.

125. The Directors shall from time to time in accordance with the provisions of the Statutes cause to be prepared and to be laid before a General Meeting of the Company such profit and loss accounts, balance sheets, group accounts (if any) and reports as may be necessary.

48

Copies of accounts.

126. A copy of every balance sheet and profit and loss account which is to be laid before a General Meeting of the Company (including every document required by law to be annexed thereto) together with a copy of every report of the Auditors relating thereto and of the Directors' report shall not less than twenty-one days before the date of the meeting be sent to every member of, and every holder of debentures of, the Company and to every other person who is entitled to receive notices from the Company under the provisions of the Statutes or of these presents. Provided that this Article shall not require a copy of these documents to be sent to any person of whose address the Company is not aware or to more than one of joint holders, but any member to whom a copy of these documents has not been sent shall be entitled to receive a copy free of charge on application at the office. Three copies of each of these documents shall at the same time be forwarded to the Secretary of the Share and Loan Department, The Stock Exchange, London.

AUDIT.

Auditors.

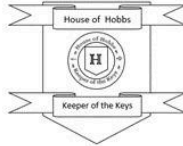
127. Auditors shall be appointed and their duties regulated in accordance with the provisions of the Statutes.

Validity of acts of Auditors in spite of some formal defect.

128. Subject to the provisions of the Statutes, all acts done by any person acting as an Auditor shall, as regards all persons dealing in good faith with the Company, be valid, notwithstanding that there was some defect in his appointment or that he was at the time of his appointment not qualified for appointment.

Auditor's right to receive notice of and attend and speak at General Meetings.

129. The Auditor shall be entitled to attend any General Meeting and to receive all notices of and other communications relating to any General Meeting which any member is entitled to receive, and to be heard at any



33 Lea Close
County Palatine of Leicestershire (LE9 6NW)

Baroness.oftheHouseof+Hobbs_197_OL503@gmail.com
28 October 2023

To: MR CHARLES ALAN NUNN
CEO OFFICER for LLOYDS BANK PLC Corporation/State Corporation/State
25 GRESHAM STREET LONDON [EC2V 7HN]
pmstgo@lloydsbanking.com

King Charles, c/o Lord of the Privy Counsel Penny Mordaunt MP} hcenquiries@parliament.uk , GCT-
MiddleOffice@lloydsbanking.com , Lord Chief Justice Sue Lascelles Carr c/o} .contactholmember@parliament.uk , Alex Chalk
Secretary of State for Justice and Lord Chancellor c/o} Contempt.SharedMailbox@attorneygeneral.gov.uk,
andrew.bridgen.mp@parliament.uk , alberto.costa.mp@parliament.uk , claudia.webbe.mp@parliament.uk ,
jon.ashworth.mp@parliament.uk , liz.kendall.mp@parliament.uk ,

Your ref}50000066905984 "30 00 00 00353019" Fraudulent instrument J31DAK00JNVUAA0000000406001003 000 INSOL-
£124.20 SOLICITOR'S CHARGE 20th October 2023, without presenting Us with a valid and legal Bill—predicated upon a pre
existing commercial contract or agreement (wet ink signed)—which is recognised under the Bills of exchange act of 1882 as
fraud.

Our Ref} HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO197

Dear MR CHARLES ALAN NUNN,

Thank you for Under Your Ref} 50000066905984 "30 00 00 00353019" Fraudulent instrument
J31DAK00JNVUAA0000000406001003 000 INSOL- £124.20 SOLICITOR'S CHARGE 20th October 2023 your in terrorem
claims and threats from no name, no wet ink signature intituled Customer Financial Assistance—claims of indebtedness to
solicitors of: £124.20 outwith a valid and legal Bill, predicated upon a pre existing commercial contract or agreement—which is
recognised under the Bills of exchange act of 1882 ; demand for payment, outwith a valid and legal Bill, predicated upon a pre
existing commercial contract or agreement—which is recognised under the Bills of exchange act of 1882 for claimant claim ; Of
Powers of Attorney and absence of any Bills, wet ink signed contracts,agreements or obligations : And your further claims to
authority over our property corporeal, property real and property intangible.

Our Data Property withheld contra 2006 Fraud Act, GDPR and 1882 Bills of Exchange Act to include all your contracts wet ink
signed including those with your agents, all your bills, all ledgering, all terms and conditions, all consideration between the parties
shown from our initial 2019 Subject Access Request and the multi requests since including progressing with the ICO thro your
withholding of the instruments.

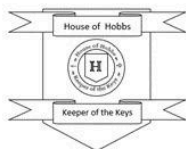
Lloyds Bank plc has received payment. Your Contempt of Court thro putting forward false evidence and withholding our
evidence including our payments, our Liens which show Lloyds indebtedness to Us for the amounts in excess of GBP
33,459,591.00 from 5th February 2022 and our Bill presented 5 May 2023 which remains outstanding for satisfaction.

Lloyds Bank plc owe MRS YVONNE HOBBS GBP £33,459,591.00 through a securitized lien recognised within their corporate
Articles and which all other corporations insinuating themselves in without providing Bills or wet ink contracts have knowledge
of including Deputy District Judge Oakes of Nuneaton County Court of HMCTS and No5 Barrister Chambers and Aberdeen
Considine.

We have also noted and it is fact, that a Chief Executive Officer is culpable and liable for the activities of the staff including the
un named, no wet ink signature of Customer Financial Assistance, of that corporation which is why we write to you Charles Alan
Nunn.

1. We have noted that Mr CHARLES ALAN NUNN is the claimant.
2. We have noted a claim that Mr Charles Alan Nunn an employed officer within the Corporation/State intituled Lloyds Bank
has authority over our property corporeal, real, tangible or property intangible.
3. We have noted a claim of a First hand knowledge.
4. We have noted a claim of Power of Attorney, of authority upon and over Our private property of property real, property
corporeal and property intangible including self-determination and self-governance.
5. We have noted a claim We have an "account number" ID number within a sub-office of a private Corporation/State ; And We
have noted the deliberate withholding of the accounting / ledgering from which Our claimed indebtedness arises ; And We
have noted a claim of authority to 'contract ' matters to private corporations, including courts, Credit Score corporations,
Citizens Advice—all being sub-offices of HM Government plc a private Corporation/State ; And We have
noted a claim of exemption from disagreements arising from 'contracts' are non-judicial and outside the scope
of the private courts of the judiciary.



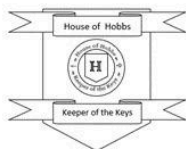


6. We have noted a claim Mr Charles Alan Nunn thro Aberdein Considine thro Deputy District Judge Oakes of No5 Barrister Chambers the private Corporation/State has authority to take our property including our treasure without wet ink signed contract, an actual Bill predicated upon an existing contract which they are able to present and without properly executing any instruments.
7. We have noted a claim under the UK Public General Acts—within a private Corporation/State.
8. We have noted a claim of exemption under the 1882, Bills of Exchange Act that of a commercial arrangement to be in place under which to raise a Bill and there is exemption from presenting either the existing wet ink signed commercial contract or any actual Bill, accounting documents of the contract or other evidence of mutual consideration or the ledgering details, ; And We have noted a claim of exemption from when an Affidavit is left un rebutted on a point by point basis leads to a formal, legal agreement in fact and law ; And outstanding claims of indebtedness or other liabilities, obligations or agreements including a demand for £111,619.23 which, varying from a previous demand also presented without a Bill, without a contract and without ledger details from Lloyds upon MRS YVONNE HOBBS to their private corporation/state.
9. We have noted a claim of exemption from the UK 2000 Terrorism Act for the repeated threats demanding payment and, for the threats of the taking of our property including by the use of enforcers.
10. We have noted a claim of exemption for all disclosure including for the withholding under the UK 2018 Data Protection Act-Subject Access Requests any and all requests for 'evidence' including that 'evidence' not used—including Consents Protection of personal data and provision of personal data taken..
11. We have noted a claim that officers of the County Court Nuneaton Corporation/State, or any “court”, of HM Courts Tribunal Services, of Ministry of Justice Corporation/State is not a sub-office of HM Government plc.
12. We have noted a claim that Sir Jack Beatson FBA, at that time the head of the judiciary, was false in his address to Nottingham University, when stating the private corporations/states of the Executive and legislature are superior to the judiciary by way of re-examination of the relationship.
13. We have noted a claim that Chandran Kukathas was false in positing that HM Government plc is a Corporation/State.
14. We have noted a claim that solicitors Aberdein Considine, and all solicitor corporations/states have exemption from the getting of the wet-ink consent of MRS YVONNE HOBBS before any of their private charter ; OR the superior branches of Executive or Legislature Acts or Statutes can be acted upon.
15. We have noted a claim that the judiciary, and all corporations/states have exemption from the getting of the wet-ink consent of MRS YVONNE HOBBS before any of their private charter ; OR the superior branches of Executive or Legislature Acts or Statutes can be acted upon.
16. We have noted a claim that the judiciary, and all corporations/states have exemption from the getting of the wet-ink consent of the 64.1 million 'governed' before any of their private charter ; OR the superior branches of Executive or Legislature Acts or Statutes can be acted upon.
17. We have noted a claim of exemption from the getting of the wet-ink consent of the 64.1 million 'governed' before any of HM Government plc Corporation/state private charter, Acts or Statutes can be acted upon.
18. We have noted a claim of exemption from where there is no material evidence to support a claim then the claim would be fraudulent in nature which is recognized fraud by misrepresentation, a known criminal offence that is chargeable.
19. We have noted a claim of exemption in presenting to us any and all valid, presentable material evidence including and all wet-ink signed—contracts/obligations/agreements, Ledgering, indebtedness, mortgage account, breakdon of the total amounts, credit scores, all Bills—and exemption from presenting this material evidence to the principal legal embodiment of Mrs Yvonne Hobbs for their perusal and rebuttal. ;
20. We have noted a claim of exemption from the UK 2006 Fraud Act, including section 2-Failing to disclose information
21. We have noted a claim of right to act in contempt of court to bias to the detriment of MRS YVONNE HOBBS
22. We have noted the further claims upon the documents hereto attached

It is a Maxim of the rule of law that he who makes a claim also carries the obligation by way of the fact that a claim has been made to present as material evidence, the material and factual substance of that claim. We would note that where there is no material evidence to support a claim then the claim would be fraudulent in nature which is recognized fraud by misrepresentation, a known criminal offence that is chargeable.

We would also draw to the attention of MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State the Baron David Ward Affidavit, served upon every MP in the office of HM Parliament Corporation/State. This is a formal and legal process where, when left un rebutted on a point by point basis leads to a formal, legal agreement in fact and law and we shall refer to it in detail from hereonin. The self intitled MPs who are employees of a private corporation, were served the Affidavit again—in October 2022—without rebuttal. The link to the public notices is given here:
https://justpaste.it/MP_SECURITISED_LIENS And <https://tinyurl.com/BIT-LY-LINKS-LIENS-UptoDate>





There is established a clear and noted obligation of service for MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid and presentable material evidence to support the claims being made.

1. We have noted a claim of authority under UK Public General Acts—for which the mandatory requirement for HM Government Corporation/State before any Acts and statutes can be legally acted upon—being the getting of the wet-ink consents of the 64.1 million 'governed' is required and that you had these consents as presentable, material fact before you brought your charges or made your claims. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

We refer you to Exhibit C of the David Ward Affidavit where Chandran Kukathas PhD details over 7 pages that the State is a private corporation and specifically a legal embodiment by act of registration; And of no material substance. Fraud however has been defined as a criminal act with full knowledge and intent to engage in criminal behaviour to benefit one, at the expense of another. To bring about by an act of force, support of this fraud is also recognised as an act of terrorism.

From Exhibit (B). —Case Authority WI-05257F David Ward V Warrington Borough Council, 30thDay of May 2013. Which is a case at court tribunal undertaken by recognised due process. It is evident David Ward did not challenge the PCN or the traffic Management Act 2004 section 82 but the presumption of the consent of the governed. What is a mandatory requirement before the Acts and statutes can be legally acted upon is for the consent of the governed to be valid and that it can be presented as material fact before any charges or claims can be brought. It is clear from this case authority undertaken by due process that: -(1) It is illegal to act upon any of the Acts or statutes without the consent of the governed [where the governed have actually given their consent] and that consent is presentable as material physical evidence of the fact that the governed have given their consent. (2) Where the Acts and statutes are acted upon then this is illegal and a criminal action by the Corporation/State. (3) The criminal action is Malfeasance in a public office and fraud. (4) Where there is no consent of the governed on and for the public record then there is no governed and where there is no governed then there is no government. The one cannot exist without the other-they are mutually exclusive. (5) As this criminal activity is observed to be standard practice and has been for nearly 800 years, then this is clear observable evidence to the fact that LAW is a presumption and there is no such thing as LAW. See Exhibit (A) the twelve presumptions of law. Without this legal consent—the circa 64.1 million wet ink signed consents of the Governed—there is no legal authority under which there is a recognised officer of the Private Corporation/State that carries the necessary legal authority to create culpability, liability or agreement or otherwise enforce private corporate policy.

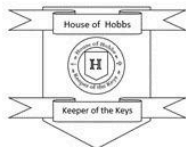
We refer you to the Baron David Ward unrebutted Affidavit Exhibit A—Formal challenge to the twelve presumptions of law. We challenge the Presumptions of Law. We have formally challenged all presumptions of law and as we have formally challenged all the twelve presumptions of law then the presumption of law formally has no substance in material FACT. We will recognise the rule of law, when and only when there is the material evidence of that assumed rule of law has some material evidence of substance in presentable material fact.

2. We have noted a claim of exemption under UK Public General Acts—from the UK 1882 Bills of Exchange Act Section 23--Signature essential to liability ; And of exemption under 1989 UK Law of Property (Miscellaneous Provisions) Act c.34, s.2 —Contracts for sale etc. of land to be made by signed writing and that you had these exemptions as presentable, material fact before you brought your charges or made your claims. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

And to further underline the malfeasance being demonstrated by the taking of our property—intangible and real to ensure subjugation and to extort we refer you again to the Facts

From Exhibit (C)—The Material evidence of the FACTS.It has been confirmed by the Rt. Hon. Lord Chief Justice Sir Jack Beatson FBA, on and for the record that:- (1) Whilst there is no material and physical evidence presented to the fact that the governed have given their consent then the office of the Judiciary has no greater authority than the manageress of McDonalds being as the office of the Judiciary is a sub office of a legal embodiment by an act of registration where this act of registration creates nothing of physical material substance and which is also fraud by default. Any objection to this observation of fact should be taken up with the Rt. Hon. Lord |Chief Justice Sir Jack Beatson FBA, whereupon the Rt. Hon. Lord Chief Justice Sir Jack Beatson FBA would then have to present the material and physical evidence that the governed have given their consents.As the office of the Judiciary is nothing more than a private commercial and fraudulent enterprise built upon fraud and criminal intent. This is by no stretch of the imagination a valid government by the people for the people as it is by default a private company providing a judicial service for profit and gain but where there is also and always a conflict of interests—where there is a conflict of interests between the





needs of the people and the state (Corporate) Policy which has no obligation to the people or even the needs and wellbeing of corporation staff. This has been confirmed by Chandran Kukathas of the London School of Economics and state office titled the Department of Government. Disagreements arising from 'contracts' are non-judicial and outside the scope of the private courts of the judiciary—these being the sub-offices of the private Corporation/State of HM Government plc as shown above. As has been confirmed by the esteemed Rt. Hon. Lord Chief Justice Sir Jack Beatson FBA the office of the Judiciary (Court) is a sub office of a Private Limited corporation (HM Parliaments & Governments PLC) and that such an officer of a Private corporation court does not have the status to give or grant a Court Order outside of that Private corporation Office.

MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has made a demand for payment, but has not presented Us with a valid and legal Bill—predicated upon a pre existing commercial contract or agreement—which is recognised under the Bills of exchange act of 1882. Because there is no commercial arrangement in place under which to raise a Bill there arises a direct violation of the 1882 Bills of Exchange Act of 1882. Additionally without the wet ink signed commercial arrangement and Bill presented, this Act would also be a contravention of the UK 2006 Fraud Act and to demand payment under threats contravenes the UK 2000 Terrorism Act. We are not in the habit of knowingly conspiring to fraud and/or terrorism. See Bills of exchange act of 1882. <http://www.legislation.gov.uk/ukpga/Vict/45-46/61>.

3. We have noted a claim of exemption under UK Public General Acts—from the UK 2006 Companies Act, including section 44, the Execution of documents. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

From Exhibit (D) of the Affidavit and Statement of Fact for Case Authority WI-05257F. 30d of May 2013 it is evident there is due process for the execution of legal and commercial documents. Where these processes are not followed then the very presence of a document which does not comply with these processes, is itself is the physical and material evidence of Malfeasance in a public office and fraud. We would point your attention to the FACTS that a corporation must execute documents legally and failure to do so renders the documents non legal and void—(1) Under the law of England and Wales or Northern Ireland a document is executed by a company—(a) by the affixing of its common seal, or (b) by signature in accordance with the following provisions. (2) A document is validly executed by a company if it is signed on behalf of the company— (a) by two authorised signatories, or (b) by a director of the company in the presence of a witness who attests the signature. (4) A document signed in accordance with subsection (2) and expressed in whatever words, to be executed by the company, has the same effect as if executed under the common seal of the company. The legal effect of the statute is that documents and deeds must be signed on behalf of the company by a director in the presence of a witness, or by two authorised signatories. Without adherence to these provisions no contracts can be considered duly executed by a company and their terms are therefore legally unenforceable.

4. We have noted a claim of exemption under UK Public General Acts—from the UK 2000 Terrorism Act, including section 1-action taken for the benefit of a proscribed organisation. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

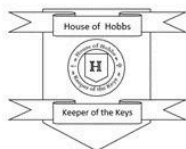
To bring about by an act of force, support of this fraud is also recognised as an act of terrorism Under the UK 2000 Terrorism Act, s.1,5-action taken for the benefit of a proscribed organisation. It is evident from the omissions that there is no wet-ink signed contract between the Corporation/State of HM Government plc and LLOYDS BANK PLC Corporation/State.

We refer you to Exhibit C of the David Ward Affidavit where under the —Including the taking of Our property of data and using it as your own without Our knowledge or consent, the threats against Our property and the further claims to benefit a private Corporation/State and extorting money with neither signature nor contract is an act of force **in terrorem**.

5. We have noted a claim of exemption under UK Public General Acts—from the UK 2006 Fraud Act, including sections 2-Failing to disclose information ; And 4-Abuse of position. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

We would further add that the claims made by MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State acting with and under the UK 2006 Fraud Act, Part 35, section 2--FRAUD by ABUSE of POSITION (1)A person is in breach of this section if he—(a) occupies a position in which he is expected to safeguard, or not to act against, the financial interests of another person, (b) dishonestly abuses that position, and (c) intends, by means of the abuse of that position—(i) to make a gain for himself or





another, or (ii) to cause loss to another or to expose another to a risk of loss. (2) A person may be regarded as having abused his position even though his conduct consisted of an omission rather than an act.

Fraud is a deliberate action to defraud where the victim of the crime is unaware having no knowledge of a situation or fact. This crime carries a penalty of incarceration for 7 to 10 years and the latter, where there is multiple instances of. 64.1 million people are subject to this crime everyday as it is now commonplace and is carried out by the largest and most ruthless criminal company in this country. This same company is also a public office with the enforcement to execute this crime which is inclusive of but not limited to:- The office of the police, The office of the Judiciary, Local government and central government. Independent Bailiff Companies which are licensed by the same company.

6. We have noted a claim that the judiciary, and all corporations/states have exemption from the getting of the wet-ink consent of the 64.1 million 'governed' before any of their private charter ; OR the superior branches of Executive or Legislature Acts or Statutes can be acted upon. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim..
7. We have noted a claim of an accounting ledger showing detail of a Contract/Agreement/Obligation of mutual consideration, all wet-ink signed to include an Outstanding balance, balance due, Bills raised, outstanding, missed payments made, owed on your account, arrears—for the principal legal embodiment of Mrs Yvonne Hobbs to peruse and rebut. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

We also draw attention to the UK 2006 Fraud Act, Part 35, section 3--Fraud by failing to disclose information A person is in breach of this section if he—(a) dishonestly fails to disclose to another person information which he is under a legal duty to disclose, and (b) intends, by failing to disclose the information—(i)to make a gain for himself or another, or (ii) to cause loss to another or to expose another to a risk of loss.

8. We have noted a claim that the statement by Sir Jack Beatson FBA, at that time the head of the judiciary, was false in his address to Nottingham University, the private corporations/states of the Executive and legislature are superior to the judiciary by way of re-examination of the relationship. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

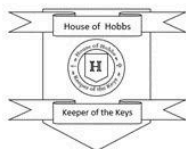
We would turn your attention to Exhibit D of the Baron David Ward Affidavit of Fact whereby a registered entity making false claims is liable under the UK 2006 Fraud Act, Part 35, section 2--FALSE REPRESENTATION A representation is false if—(a) it is untrue or misleading, and (b) the person making it knows that it is, or might be, untrue or misleading. (3)“Representation” means any representation as to fact or law, including a representation as to the state of mind of—(a)the person making the representation, or (b)any other person.

We would draw attention to the Contempt of Court Reporting Restriction, "Civil contempt refers to conduct which is not in itself a crime, but which is punishable by the court in order to ensure that its orders are observed. Civil contempt is usually raised by one of the parties to the proceedings. Although the penalty for civil contempt contains a punitive element, its primary purpose is coercion of compliance. We would add that the use of force in a civil matter is a wilful and belligerent act of terrorism and the above Contempt of Court Reporting Restrictions further prevent a judge from holding MRS YVONNE HOBBS in contempt in a civil matter. A claim of 'contractual obligations is a non-judicial matter.

9. We have noted a claim contra the statement made by Chandran Kukathas in positing that HM Government plc is an entity, a Corporation/State. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.
10. We have noted a claim of exemption under 1989 UK Law of Property (Miscellaneous Provisions) Act c.34, s.2—Contracts for sale etc. of land to be made by signed writing. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.
11. We have noted a claim of right to act in contempt of court to bias to the detriment of MRS YVONNE HOBBS. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

Failure to provide the valid, presentable material evidence to support the above listed claims made by MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State in the

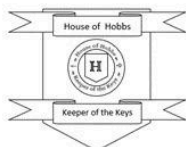




next seven (7) days will enter MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State in to a lasting and binding tacit agreement through acquiescence to the following effect:}

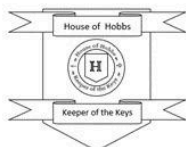
1. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the claim of authority under UK Public General Acts—for which the mandatory requirement for HM Government Corporation/State before any Acts and statutes can be legally acted upon—being the getting of the wet-ink consents of the 64.1 million 'governed' is required and that you had these consents as presentable, material fact before you brought your charges or made your claims is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation, which carries a term of incarceration of seven to ten years and the latter where there is multiple instances of, And there is a formal agreement between MRS YVONNE HOBBS and MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.
2. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the above wilful and premeditated agreed fraud by misrepresentation is also wilful and premeditated Malfeasance in the office which carries a term of incarceration of twenty five years and the latter where there is multiple instances of; And that there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
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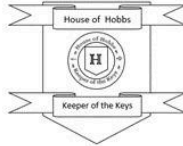
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 22. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the above wilful and premeditated agreed fraud by misrepresentation is also wilful and premeditated Malfeasance in the office which carries a term of incarceration of twenty five years and the latter where there is multiple instances of; And that there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
 23. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State THAT the above noted and formally agreed fraud by misrepresentation and Malfeasance in the office of LLOYDS BANK PLC Corporation/State is a demonstrated intention to cause MRS YVONNE HOBBS distress and alarm, which is a recognised act of terrorism And that there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
 24. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the above wilful and premeditated agreed fraud by misrepresentation is also wilful and premeditated Malfeasance in the office which carries a term of incarceration of twenty five years and the latter where there is multiple instances of; And that there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.





Where there is a known crime there is an obligation to resolve. We would draw MR CHARLES ALAN NUNN attention to the following public record. –

- a. <https://www.youtube.com/watch?v=E545q2jAgeQ> We would note here formally that the High Court Bailiff in this matter re-evaluated his options and declared no goods to Levy

We would draw your attention to a recent perfected and published lien's undertaken against officers of the Government.

- b. <https://www.barondavidward.com/public/> And here: <https://tinyurl.com/3mas98t5> And here: https://bdwfacts.com/wp-content/uploads/2022/06/BIT_LY_LINKS_LIENS-UptoDate.pdf ,
<https://www.facebook.com/groups/527118124607307/permalink/1194932514492528> <https://tinyurl.com/HOHO175-LLOYDS-PUBLIC> ;

We await your response. Silence creates a tacit and binding agreement through acquiescence.

No Assured Value. No Liability. No Errors and Omissions Accepted.

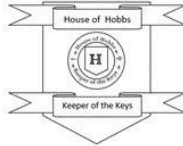
Without ill will or vexation

For and on behalf of the Principal legal embodiment by the title of MRS YVONNE HOBBS.

For and on behalf of the Attorney General of the House of Hobbs.

For and on behalf of Baroness Yvonne of the House of Hobbs.





33 Lea Close
County Palatine of Leicestershire (LE9 6NW)

Baroness.oftheHouseof+Hobbs_197_OL503@gmail.com
4 November 2023

To: MR CHARLES ALAN NUNN
CEO OFFICER for LLOYDS BANK PLC Corporation/State Corporation/State
25 GRESHAM STREET LONDON [EC2V 7HN]
pmstgmo@lloydsbanking.com

King Charles, c/o Lord of the Privy Counsel Penny Mordaunt MP} hcenquiries@parliament.uk , GCT-
MiddleOffice@lloydsbanking.com , Lord Chief Justice Sue Laskcelles Carr c/o} .contactholmember@parliament.uk , Alex Chalk
Secretary of State for Justice and Lord Chancellor c/o} Contempt.SharedMailbox@attorneygeneral.gov.uk,
andrew.bridgen.mp@parliament.uk , alberto.costa.mp@parliament.uk , claudia.webbe.mp@parliament.uk ,
jon.ashworth.mp@parliament.uk , liz.kendall.mp@parliament.uk ,

Your Ref}50000066905984 "30 00 00 00353019" Fraudulent instrument J31DAK00JNVUAA0000000406001003 000 INSOL-
£124.20 SOLICITOR'S CHARGE 20th October 2023, without presenting Us with a valid and legal Bill—predicated upon a pre
existing commercial contract or agreement (wet ink signed)—which is recognised under the Bills of exchange act of 1882 as
fraud.

Our Ref} HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO197

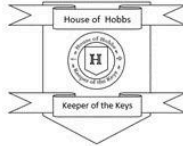
Dear MR CHARLES ALAN NUNN,

We have noted as of this day the 4 November 2023 there has been no response to our previous correspondence of the 28 October
2023. In the interests of clarity we repeat the same by presenting our letter of the 28 October 2023 again. In the interest of
candour we extend the deadline by another seven (7) Days.

We await your response. Silence creates a tacit and binding agreement through acquiescence.
No Assured Value. No Liability. No Errors and Omissions Accepted.
Without ill will or vexation

For and on behalf of the Principal legal embodiment by the title of MRS YVONNE HOBBS.
For and on behalf of the Attorney General of the House of Hobbs.
For and on behalf of Baroness Yvonne of the House of Hobbs.





33 Lea Close
County Palatine of Leicestershire (LE9 6NW)

Baroness.oftheHouseof+Hobbs_197_OL503@gmail.com
11 November 2023

To: MR CHARLES ALAN NUNN
CEO OFFICER for LLOYDS BANK PLC Corporation/State Corporation/State
25 GRESHAM STREET LONDON [EC2V 7HN]
pmstgmo@lloydsbanking.com

King Charles, c/o Lord of the Privy Counsel Penny Mordaunt MP} hcenquiries@parliament.uk , GCT-
MiddleOffice@lloydsbanking.com , ,Lord Chief Justice Sue Lascelles Carr c/o} .contactholmember@parliament.uk , Alex Chalk
Secretary of State for Justice and Lord Chancellor c/o} Contempt.SharedMailbox@attorneygeneral.gov.uk,
andrew.bridgen.mp@parliament.uk , alberto.costa.mp@parliament.uk , claudia.webbe.mp@parliament.uk ,
jon.ashworth.mp@parliament.uk , liz.kendall.mp@parliament.uk ,

Your ref}50000066905984 "30 00 00 00353019" Fraudulent instrument J31DAK00JNVUAA0000000406001003 000 INSOL-
£124.20 SOLICITOR'S CHARGE 20th October 2023, without presenting Us with a valid and legal Bill—predicated upon a pre
existing commercial contract or agreement (wet ink signed)—which is recognised under the Bills of exchange act of 1882 as
fraud.

Our Ref} HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO197

Dear MR CHARLES ALAN NUNN,

We have noted as of this day the 11 November 2023 that there has been no response to our previous correspondence of the 28
October 2023 and, 4 November 2023 respectively. In the interests of clarity we repeat the same by presenting our letter of the 28
October 2023 again. In the interest of candour we extend the deadline by another seven (7) Days.

We await your response. Silence creates a tacit and binding agreement through acquiescence.
No Assured Value. No Liability. No Errors and Omissions Accepted.
Without ill will or vexation

For and on behalf of the Principal legal embodiment by the title of MRS YVONNE HOBBS.
For and on behalf of the Attorney General of the House of Hobbs.
For and on behalf of Baroness Yvonne of the House of Hobbs.



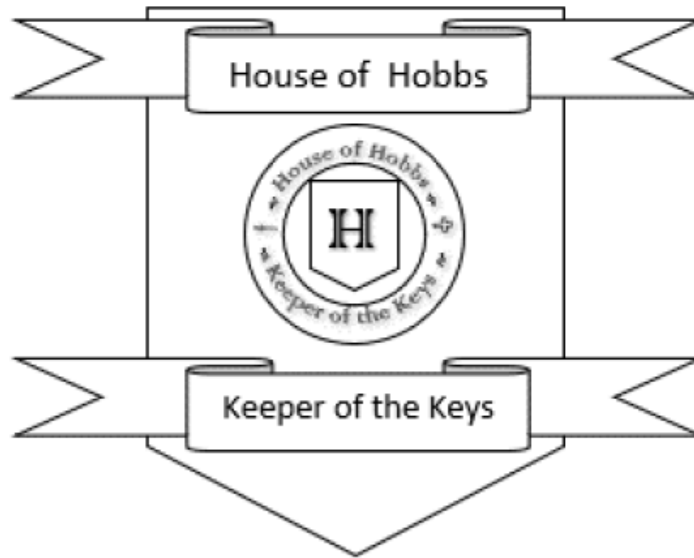


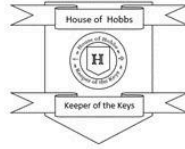
Exhibit (B)

Opportunity to resolve

and

Notice of Default.





33 Lea Close
County Palatine of Leicestershire (LE9 6NW)

Baroness.of.the.House.of.Hobbs_197_OL503@gmail.com
18 November 2023

To: MR CHARLES ALAN NUNN
CEO OFFICER for LLOYDS BANK PLC Corporation/State Corporation/State
25 GRESHAM STREET LONDON [EC2V 7HN]
pmstgo@lloydsbanking.com

King Charles, c/o Lord of the Privy Counsel Penny Mordaunt MP} hcenquiries@parliament.uk, GCT-MiddleOffice@lloydsbanking.com, Lord Chief Justice Sue Lasker Carr c/o} .contactholmember@parliament.uk, Alex Chalk Secretary of State for Justice and Lord Chancellor c/o} Contempt.SharedMailbox@attorneygeneral.gov.uk, andrew.bridgen.mp@parliament.uk, alberto.costa.mp@parliament.uk, claudia.webbe.mp@parliament.uk, jon.ashworth.mp@parliament.uk, liz.kendall.mp@parliament.uk,

Your ref}50000066905984 "30 00 00 00353019" Fraudulent instrument J31DAK00JNVUAA0000000406001003 000 INSOL-£124.20 SOLICITOR'S CHARGE 20th October 2023, without presenting Us with a valid and legal Bill—predicated upon a pre existing commercial contract or agreement (wet ink signed)—which is recognised under the Bills of exchange act of 1882 as fraud.

Our Ref} HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO197

Dear MR CHARLES ALAN NUNN,

We have noted as of this day the 18 November 2023 that there has been no legal response to our previous correspondence dated the 28 October 2023, 4 November 2023 and 11 November 2023 respectively. There is now a formal agreement due to the absence of any valid material legal evidence.

If there is a crime to be redressed then it is important to comprehend the full extent of the crime before a solution or a remedy can be executed. You CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER have already been instrumental in this remedy as you have provided vital material evidence which is a part of the solution or remedy. For this material evidence, we thank you.

This may not be evident at first but the solution or remedy will benefit all including yourself. Complex matters have complex solutions, we can assure you that this solution is complex and these complexities may not be comprehended at first.

In the interests of candour and clarity:

It is a maxim of the rule of law that whomsoever brings a claim has the obligation to provide the material substance of that claim, else the claim is fraudulent in nature which is fraud by Misrepresentation and Malfeasance in the office. In addition to this an act of force where there is no material evidence and substance to a valid claim is also an act **in terrorem**, a wilful and belligerent act of terrorism.

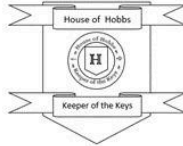
There is therefore a formal legal requirement for MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to present the valid material evidence to the following effect.

1. We have noted a claim of authority under UK Public General Acts—for which the mandatory requirement for HM Government Corporation/State before any Acts and statutes can be legally acted upon—being the getting of the wet-ink consents of the 64.1 million 'governed' is required and that you had these consents as presentable, material fact before you brought your charges or made your claims. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

We refer you to Exhibit C of the David Ward Affidavit where Chandran Kukathas PhD details over 7 pages that the State is a private corporation and specifically a legal embodiment by act of registration; And of no material substance. Fraud however has been defined as a criminal act with full knowledge and intent to engage in criminal behaviour to benefit one, at the expense of another. To bring about by an act of force, support of this fraud is also recognised as an act of terrorism.

From Exhibit (B). —Case Authority WI-05257F David Ward V Warrington Borough Council, 30th Day of May 2013. Which is a case at court tribunal undertaken by recognised due process. It is evident David Ward did not challenge the PCN or the traffic Management Act 2004 section 82 but the presumption of the consent of the governed. What is a mandatory requirement before the Acts and statutes can be legally acted upon is for the consent of the governed to be valid and that it can be presented as material fact be-





fore any charges or claims can be brought. It is process that: -(1) It is illegal to act upon any of erned [where the governed have actually given material physical evidence of the fact that the governed have given their consent. (2) Where the Acts and statutes are acted upon then this is illegal and a criminal action by the Corporation/State. (3) The criminal action is Malfeasance in a public office and fraud. (4) Where there is no consent of the governed on and for the public record then there is no governed and where there is no governed then there is no government. The one cannot exist without the other—they are mutually exclusive. (5) As this criminal activity is observed to be standard practice and has been for nearly 800 years, then this is clear observable evidence to the fact that LAW is a presumption and there is no such thing as LAW. See Exhibit (A) the twelve presumptions of law. Without this legal consent—the circa 64.1 million wet ink signed consents of the Governed—there is no legal authority under which there is a recognised officer of the Private Corporation/State that carries the necessary legal authority to create culpability, liability or agreement or otherwise enforce private corporate policy.

clear from this case authority undertaken by due the Acts or statutes without the consent of the gov- their consent] and that consent is presentable as ma-

We refer you to the Baron David Ward un rebutted Affidavit Exhibit A—Formal challenge to the twelve presumptions of law. We challenge the Presumptions of Law. We have formally challenged all presumptions of law and as we have formally chal- lenged all the twelve presumptions of law then the presumption of law formally has no substance in material FACT. We will recognise the rule of law, when and only when there is the material evidence of that assumed rule of law has some material evidence of substance in presentable material fact.

2. We have noted a claim of exemption under UK Public General Acts—from the UK 1882 Bills of Exchange Act Section 23-- Signature essential to liability ; And of exemption under 1989 UK Law of Property (Miscellaneous Provisions) Act c.34, s.2 —Contracts for sale etc. of land to be made by signed writing and that you had these exemptions as presentable, material fact before you brought your charges or made your claims. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

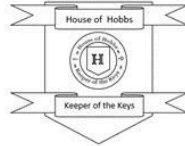
And to further underline the malfeasance being demonstrated by the taking of our property—intangible and real to ensure subjugation and to extort we refer you again to the Facts

From Exhibit (C)—The Material evidence of the FACTS. It has been confirmed by the Rt. Hon. Lord Chief Justice Sir Jack Beatson FBA, on and for the record that:- (1) Whilst there is no material and physical evidence presented to the fact that the governed have given their consent then the office of the Judiciary has no greater authority than the manageress of McDonalds being as the office of the Judiciary is a sub office of a legal embodiment by an act of registration where this act of registration creates nothing of physical material substance and which is also fraud by default. Any objection to this observation of fact should be taken up with the Rt. Hon. Lord |Chief Justice Sir Jack Beatson FBA, whereupon the Rt. Hon. Lord Chief Justice Sir Jack Beatson FBA would then have to present the material and physical evidence that the governed have given their consents. As the office of the Judiciary is nothing more than a private commercial and fraudulent enterprise built upon fraud and criminal intent. This is by no stretch of the imagination a valid government by the people for the people as it is by default a private company providing a judicial service for profit and gain but where there is also and always a conflict of interests— where there is a conflict of interests between the needs of the people and the state (Corporate) Policy which has no obligation to the people or even the needs and wellbeing of corporation staff. This has been confirmed by Chandran Kukathas of the London School of Economics and state office titled the Department of Government. Disagreements arising from 'contracts' are non-judicial and outside the scope of the private courts of the judiciary—these being the sub-offices of the private Corpor- ation/State of HM Government plc as shown above. As has been confirmed by the esteemed Rt. Hon. Lord Chief Justice Sir Jack Beatson FBA the office of the Judiciary (Court) is a sub office of a Private Limited corporation (HM Parliaments & Governments PLC) and that such an officer of a Private corporation court does not have the status to give or grant a Court Or- der outside of that Private corporation Office.

MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has made a demand for payment, but has not presented Us with a valid and legal Bill—predicated upon a pre existing commercial con- tract or agreement—which is recognised under the Bills of exchange act of 1882. Because there is no commercial arrange- ment in place under which to raise a Bill there arises a direct violation of the 1882 Bills of Exchange Act of 1882. Addition- ally without the wet ink signed commercial arrangement and Bill presented, this Act would also be a contravention of the UK 2006 Fraud Act and to demand payment under threats contravenes the UK 2000 Terrorism Act. We are not in the habit of knowingly conspiring to fraud and/or terrorism. See Bills of exchange act of 1882.

<http://www.legislation.gov.uk/ukpga/Vict/45-46/61>.





We would draw your attention to Exhibit (G) of castle doctrine (also known as a castle law or a designates a person's abode (or any legally-occupied place in which that person has certain protections and immunities permitting him or her, in certain circumstances, to use force (up to and including deadly force) to defend themselves against an intruder, free from legal responsibility/prosecution for the consequences of the force used.[1] Typically deadly force is considered justified, and a defence of justifiable homicide applicable, in cases "when the actor reasonably fears imminent peril of death or serious bodily harm to him or herself or another".

the Affidavit of Truth and statement of Fact--A defence of habitation law) is a legal doctrine that designates a person's abode (or any legally-occupied place [e.g., a vehicle or workplace]) as a place in which that person has certain protections and immunities permitting him or her, in certain circumstances, to use force (up to and including deadly force) to defend themselves against an intruder, free from legal responsibility/prosecution for the consequences of the force used.[1] Typically deadly force is considered justified, and a defence of justifiable homicide applicable, in cases "when the actor reasonably fears imminent peril of death or serious bodily harm to him or herself or another".

3. We have noted a claim of exemption under UK Public General Acts—from the UK 2006 Companies Act, including section 44, the Execution of documents. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

From Exhibit (D) of the Affidavit and Statement of Fact for Case Authority WI-05257F. 30d of May 2013 it is evident there is due process for the execution of legal and commercial documents. Where these processes are not followed then the very presence of a document which does not comply with these processes, is itself is the physical and material evidence of Malfeasance in a public office and fraud. We would point your attention to the FACTs that a corporation must execute documents legally and failure to do so renders the documents non legal and void—(1) Under the law of England and Wales or Northern Ireland a document is executed by a company—(a) by the affixing of its common seal, or (b) by signature in accordance with the following provisions. (2) A document is validly executed by a company if it is signed on behalf of the company — (a) by two authorised signatories, or (b) by a director of the company in the presence of a witness who attests the signature. (4) A document signed in accordance with subsection (2) and expressed in whatever words, to be executed by the company, has the same effect as if executed under the common seal of the company. The legal effect of the statute is that documents and deeds must be signed on behalf of the company by a director in the presence of a witness, or by two authorised signatories. Without adherence to these provisions no contracts can be considered duly executed by a company and their terms are therefore legally unenforceable.

4. We have noted a claim of exemption under UK Public General Acts—from the UK 2000 Terrorism Act, including section 1-action taken for the benefit of a proscribed organisation. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

To bring about by an act of force, support of this fraud is also recognised as an act of terrorism Under the UK 2000 Terrorism Act,s.1,5-action taken for the benefit of a proscribed organisation. It is evident from the omissions that there is no wet-ink signed contract between the Corporation/State of HM Government plc and LLOYDS BANK PLC Corporation/State.

We refer you to Exhibit C of the David Ward Affidavit where under the —Including the taking of Our property of data and using it as your own without Our knowledge or consent, the threats against Our property and the further claims to benefit a private Corporation/State and extorting money with neither signature nor contract is an act of force **in terrorem**.

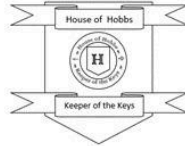
Again, We would draw your attention to Exhibit (G) of the Affidavit of Truth and statement of Fact--A castle doctrine (also known as a castle law or a defence of habitation law) is a legal doctrine that designates a person's abode (or any legally-occupied place [e.g., a vehicle or workplace]) as a place in which that person has certain protections and immunities permitting him or her, in certain circumstances, to use force (up to and including deadly force) to defend themselves against an intruder, free from legal responsibility/prosecution for the consequences of the force used.[1] Typically deadly force is considered justified, and a defence of justifiable homicide applicable, in cases "when the actor reasonably fears imminent peril of death or serious bodily harm to him or herself or another".

5. We have noted a claim of exemption under UK Public General Acts—from the UK 2006 Fraud Act, including sections 2-Failing to disclose information ; And 4-Abuse of position. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

We would further add that the claims made by MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State acting with and under the UK 2006 Fraud Act, Part 35, section 2--FRAUD by ABUSE of POSITION (1)A person is in breach of this section if he—(a) occupies a position in which he is expected to safeguard, or not to act against, the financial interests of another person, (b) dishonestly abuses that position, and (c) intends, by means of the abuse of that position—(i) to make a gain for himself or another, or (ii) to cause loss to another or to expose another to a risk of loss. (2) A person may be regarded as having abused his position even though his conduct consisted of an omission rather than an act.

Fraud is a deliberate action to defraud where the victim of the crime is unaware having no knowledge of a situation or fact. This crime carries a penalty of incarceration for 7 to 10 years and the latter, where there is multiple instances of. 64.1 million people are subject to this crime everyday as it is now commonplace and is car-





ried out by the largest and most ruthless crim- is also a public office with the enforcement to ited to:- The office of the police, The office of ment. Independent Bailiff Companies which are licensed by the same company.

inal company in this country. This same company execute this crime which is inclusive of but not lim- the Judiciary, Local government and central govern-

6. We have noted a claim that the judiciary, and all corporations/states have exemption from the getting of the wet-ink consent of the 64.1 million 'governed' before any of their private charter ; OR the superior branches of Executive or Legislature Acts or Statutes can be acted upon. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.
7. We have noted a claim of an accounting ledger showing detail of a Contract/Agreement/Obligation of mutual consideration, all wet-ink signed to include an Outstanding balance, balance due, Bills raised, outstanding, missed payments made, owed on your account, arrears—for the principal legal embodiment of Mrs Yvonne Hobbs to peruse and rebut. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

We also draw attention to the UK 2006 Fraud Act, Part 35, section 3--Fraud by failing to disclose information A person is in breach of this section if he—(a) dishonestly fails to disclose to another person information which he is under a legal duty to disclose, and (b) intends, by failing to disclose the information—(i)to make a gain for himself or another, or (ii) to cause loss to another or to expose another to a risk of loss.

8. We have noted a claim that the statement by Sir Jack Beatson FBA, at that time the head of the judiciary, was false in his address to Nottingham University, the private corporations/states of the Executive and legislature are superior to the judiciary by way of re-examination of the relationship. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

We would turn your attention to Exhibit D of the Baron David Ward Affidavit of Fact whereby a registered entity making false claims is liable under the UK 2006 Fraud Act, Part 35, section 2--FALSE REPRESENTATION A representation is false if—(a) it is untrue or misleading, and (b) the person making it knows that it is, or might be, untrue or misleading. (3)“Representation” means any representation as to fact or law, including a representation as to the state of mind of—(a)the person making the representation, or (b)any other person.

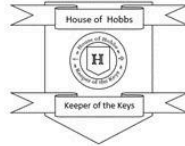
We would draw attention to the Contempt of Court Reporting Restriction, "Civil contempt refers to conduct which is not in itself a crime, but which is punishable by the court in order to ensure that its orders are observed. Civil contempt is usually raised by one of the parties to the proceedings. Although the penalty for civil contempt contains a punitive element, its primary purpose is coercion of compliance. We would add that the use of force in a civil matter is a wilful and belligerent act of terrorism and the above Contempt of Court Reporting Restrictions further prevent a judge from holding MRS YVONNE HOBBS in contempt in a civil matter. A claim of 'contractual obligations is a non-judicial matter.

9. We have noted a claim contra the statement made by Chandran Kukathas in positing that HM Government plc is an entity, a Corporation/State. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.
10. We have noted a claim of exemption under 1989 UK Law of Property (Miscellaneous Provisions) Act c.34, s.2—Contracts for sale etc. of land to be made by signed writing. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.
11. We have noted a claim of right to act in contempt of court to bias to the detriment of MRS YVONNE HOBBS. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

Failure to provide the valid presentable, material evidence to support the above listed claims made by MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State in the next SEVEN (7) days will enter MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State in to a lasting tacit agreement through acquiescence to the following effect:

1. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the claim of authority under UK Public General Acts—for which the mandatory requirement for HM Government Corporation/State before any Acts and statutes can be legally acted upon—being the getting of the wet-ink consents of the 64.1 million 'governed' is required and that you had these consents as presentable, material fact before you brought your charges or made your claims is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation, which carries a term of incarceration of seven to ten years and the latter where there is



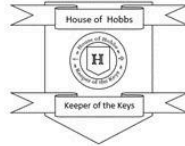


multiple instances of, And there is a formal MR CHARLES ALAN NUNN in the position Corporation/State that CHARLES ALAN NUNN commercial charges to the same degree.

agreement between MRS YVONNE HOBBS and of CEO OFFICER for LLOYDS BANK PLC Cor- (CLAIMANT) has formally agreed to be bound for

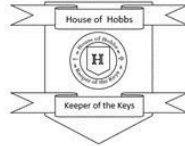
2. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the above wilful and premeditated agreed fraud by misrepresentation is also wilful and premeditated Malfeasance in the office which carries a term of incarceration of twenty five years and the latter where there is multiple instances of; And that there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
3. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the claim of exemption under UK Public General Acts—from the UK 1882 Bills of Exchange Act Section 23—Signature essential to liability ; And of exemption under 1989 UK Law of Property (Miscellaneous Provisions) Act c.34, s.2—Contracts for sale etc. of land to be made by signed writing and that you had these exemptions as presentable, material fact before you brought your charges or made your claims is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation, which carries a term of incarceration of seven to ten years and the latter where there is multiple instances of, and there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.
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10. Whereby there is now a formal and binding CHARLES ALAN NUNN (CLAIMANT) in BANK PLC Corporation/State that the above representation is also wilful and premeditated Malfeasance in the office which carries a term of incarceration of twenty five years and the latter where there is multiple instances of; And that there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree. agreement between MRS YVONNE HOBBS and the position of CEO OFFICER for LLOYDS wilful and premeditated agreed fraud by misrepresentation is also wilful and premeditated Malfeasance in the office which carries a term of incarceration of twenty five years and the latter where there is multiple instances of; And that there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
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18. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the above wilful and premeditated agreed fraud by misrepresentation is also wilful





and premeditated Malfeasance in the office years and the latter where there is multiple in-between MRS YVONNE HOBBS and position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.

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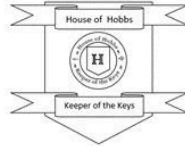
19. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the claim of exemption under 1989 UK Law of Property (Miscellaneous Provisions) Act c.34, s.2—Contracts for sale etc. of land to be made by signed writing is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation, which carries a term of incarceration of seven to ten years and the latter where there is multiple instances of, and there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.
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21. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the claim of right to act in contempt of court to bias to the detriment of MRS YVONNE HOBBS is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation, which carries a term of incarceration of seven to ten years and the latter where there is multiple instances of, and there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.
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23. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State THAT the above noted and formally agreed fraud by misrepresentation and Malfeasance in the office of LLOYDS BANK PLC Corporation/State is a demonstrated intention to cause MRS YVONNE HOBBS distress and alarm, which is a recognised act of terrorism And that there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
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These are very serious crimes CHARLES ALAN NUNN (CLAIMANT) and under current state legislation there is a cumulative period of incarceration in excess of 150 years' incarceration. We would not wish to encumber the public purse for the costs of this incarceration as the public purse can ill afford this financial encumbrance. There is however an alternative and recognised process as suitable remedy.

As there is now an agreement between the parties by way of lasting tacit agreement through acquiescence, as you have already agreed to the crime then we elect to charge you under this agreement. As the crime was committed against Us then we reserve the right to choose the remedy for these crimes.

Where there is a crime then there is a requirement for a remedy otherwise the crime goes unresolved. As we now have an obligation to bring this crime to resolution we therefore are giving CHARLES ALAN NUNN (CLAIMANT) an opportunity to resolve.

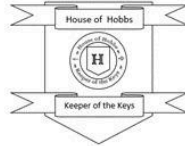




Opportunity to resolve

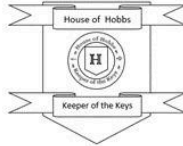
1. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) under the authority under UK Public General Acts—for which the mandatory requirement for HM Government Corporation/State before any Acts and statutes can be legally acted upon—being the getting of the wet-ink consents of the 64.1 million 'governed' is required and that you had these consents as presentable, material fact before you brought your charges or made your claims is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
£5,000,000.00
2. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
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9. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that of exemption under UK Public General Acts—from the UK 2006 Fraud Act, including sections 2-Failing to disclose information ; And 4-Abuse of position is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00
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17. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) tcontra the statement made by Chandran Kukathas in positing that HM Government plc is an entity, a Corporation/State is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00





18. For the formally agreed criminal offence of BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP **£5,000,000.00**
19. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that the claim of exemption under 1989 UK Law of Property (Miscellaneous Provisions) Act c.34, s.2—Contracts for sale etc. of land to be made by signed writing is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP **£5,000,000.00**
20. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP **£5,000,000.00**
21. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that oof right to act in contempt of court to bias to the detriment of MRS YVONNE HOBBS is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP **£5,000,000.00**
22. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP **£5,000,000.00**
23. For the formally agreed wilful and premeditated Act of causing alarm and distress which is a formally recognised act of terrorism which is also a recognised criminal offence. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State A Hundred and Ten Million Pounds GBP **£110,000,000.00**
24. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP **£5,000,000.00**

Total agreed debt as resolution for the above listed criminal offences equals Two Hundred and Twenty Five million pounds GBP

£225,000,000.00

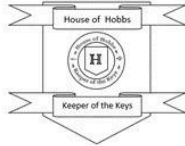
Please make remedy by way of commercial instruments or personal cheque to the above address. If this is by personal cheque then please make the cheque in the name of Yvonne Hobbs.

If you CHARLES ALAN NUNN (CLAIMANT) elect not to resolve this matter and debt in the next seven (7) days from the receipt of this correspondence then seven (7) days later we will issue a further reminder as you CHARLES ALAN NUNN (CLAIMANT) are in default of your agreement and your agreed obligation. There will be a Notice of Default.

In the event where CHARLES ALAN NUNN (CLAIMANT) elects not to make settlement THEN it will be noted that CHARLES ALAN NUNN (CLAIMANT) has formally and of their own free will and without coercion elected to stand as a surety for a security by way of a Lien on the estate of CHARLES ALAN NUNN (CLAIMANT) and by way of the sins of the father extended to the seventh generation where there may be an attachment of earning on your Grand Children's Grand Children's Pension.

It is not our intent to place you CHARLES ALAN NUNN (CLAIMANT) in a state of distress or cause any distress loss or harm by this legal action. MR CHARLES ALAN NUNN in the position of CEO





OFFICER for LLOYDS BANK PLC offences and there is an obligation to resolve. We complicit in the same criminal offences. We also carries the obligation to bring those also complicit in the same criminal offences to resolution.

Corporation/State—we have expressed the criminal have also noted that others in association are also Whomever is complicit in any criminal offences

This may be viewed to be an excessive action to take as a remedy but we bring your attention back to the affidavit Exhibit (F) No Body gets Paid. The Bank of England note GBP is based upon confidence and Belief where belief is a concept in the abstract which is of no material substance. So is this an excessive action where there is no monetary value. <http://bit.ly/1WV48P> No injury loss or harm can be caused by the action. This is just numbers of no commercial significance as there cannot be commerce without money and there is no such thing as money so there is no such thing as economics.

It could be said that to take this action is to destabilise the economy. WHAT economy? The destabilization of the economy was done generations ago when the government licensed fraudulent Banking Practice—by that we mean Federal Reserve Banking practices, fractional lending and quantitative easing.

We did ask ourselves “Are we committing Fraud” Our response to this was. “Is there full disclosure?” YES. “Is there an agreement between the parties as a result of that disclosure?” YES. ”Is there any injury loss or harm?” NO. Then there is no fraud.

Are we destabilising Government? See above. Without the consent of the governed on and for the record then there is no governed and no government by default. What Government? See Exhibit under the affidavit Exhibit (H). Without a valid and accountable government then there is no such thing as the public or the public purse.

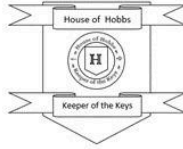
CHARLES ALAN NUNN (CLAIMANT) we have expressed the criminal offences and there is an obligation to resolve. CHARLES ALAN NUNN (CLAIMANT) is either by wilful intent or ignorance from this day forward is not a fit and proper person to be in a position of trust. Ignorance of the law is no defence.

CHARLES ALAN NUNN (CLAIMANT) You have seven (7) days to make reparation for your criminal offences. Seven (7) days after that there will be a legal notice of default. Seven (7) days after that there will be a security by way of a lien.

We await your response. Silence creates a tacit and binding agreement through acquiescence. No Assured Value. No Liability. No Errors and Omissions Accepted. Without ill will or vexation.

For and on behalf of the Principal legal embodiment by the title of MRS YVONNE HOBBS.
For and on behalf of the Attorney General of the House of Hobbs.
For and on behalf of Baroness Yvonne of the House of Hobbs.





33 Lea Close
County Palatine of Leicestershire (LE9 6NW)

Baroness.oftheHouseof+Hobbs_197_OL503@gmail.com
25 November 2023

NOTICE of DEFAULT

To: MR CHARLES ALAN NUNN
CEO OFFICER for LLOYDS BANK PLC Corporation/State Corporation/State
25 GRESHAM STREET LONDON [EC2V 7HN]
pmstgo@lloydsbanking.com

King Charles, c/o Lord of the Privy Counsel Penny Mordaunt MP} [hcenquiries@parliament.uk](https://www.parliament.uk/contact/house-of-commons/house-of-commons-communications) , GCT-MiddleOffice@lloydsbanking.com , Lord Chief Justice Sue Lasker Carr c/o} .contactholmber@parliament.uk , Alex Chalk Secretary of State for Justice and Lord Chancellor c/o} Contempt.SharedMailbox@attorneygeneral.gov.uk , andrew.bridgen.mp@parliament.uk , alberto.costa.mp@parliament.uk , claudia.webbe.mp@parliament.uk , jon.ashworth.mp@parliament.uk , liz.kendall.mp@parliament.uk ,

Your ref}50000066905984 "30 00 00 00353019" Fraudulent instrument J31DAK00JNVUAA0000000406001003 000 INSOL-£124.20 SOLICITOR'S CHARGE 20th October 2023, without presenting Us with a valid and legal Bill—predicated upon a pre existing commercial contract or agreement (wet ink signed)—which is recognised under the Bills of exchange act of 1882 as fraud.

Our Ref} HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO197

Dear CHARLES ALAN NUNN (CLAIMANT),

Notice of Default – Non Negotiable

Important Legal Information - Do not Ignore

Re: By Formal Agreement dated 11 November 2023 and opportunity to resolve dated 18 November 2023.

This is to notify you that you are now in default of your obligations under the above written formal agreement as a result of your failure to make remedy by way of commercial instrument.

I hereby declare as of the date above, CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State is now in default.

So there can be no confusion, this legal Notice is lawfully executed as of the date above. If, however, you make remedy by way of commercial instrument within the next 7 (Seven) days, the Notice of Default will not be entered against CHARLES ALAN NUNN (CLAIMANT).

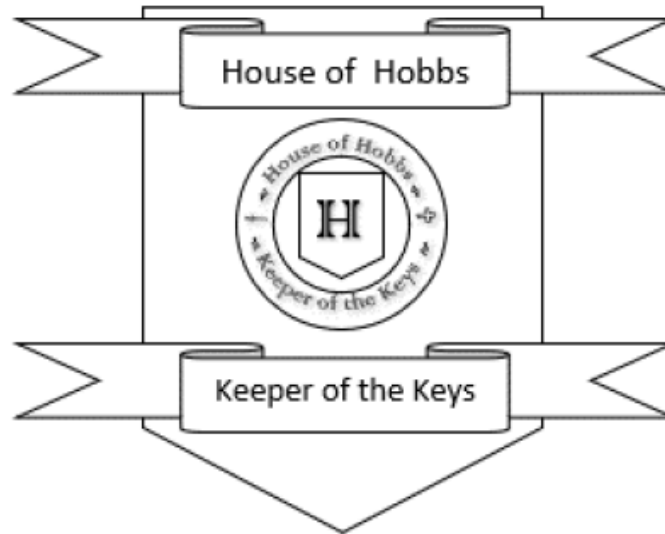
For the avoidance of doubt: failure to make remedy by way of commercial instrument of the Final Demand dated, the 25 November 2023 within the 7 (Seven) days allowance, we will enforce the Notice of Default in its entirety. Further legal action will be taken to recover the outstanding debt.

Legal proceedings will be taken to resolve this matter by raising a security by way of a lien.

We await your response. Silence creates a tacit and binding agreement through acquiescence.
No Assured Value. No Liability. No Errors and Omissions Accepted.
Without ill will or vexation.

For and on behalf of the Principal legal embodiment by the title of MRS YVONNE HOBBS.
For and on behalf of the Attorney General of the House of Hobbs.
For and on behalf of Baroness Yvonne of the House of Hobbs.





House of HOBBS
33 LEA CLOSE
County Palatine of Leicestershire [LE9 6NW]

Exhibit (C)

Affidavit of Truth and Statement of Fact.

Placed formally on the record of Government and the State.

As of March 2015





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
20th Day of March 2015

Ladies and Gentlemen. It is our Duty and obligation and very great honour to make the following announcement and Decree.

On this Day the 20thDay of March 2015.

It is now confirmed Formally, on and for the Record as of this Day the 20thDay of March 2015 Agreed by the State and the Crown By way of un-rebutted Affidavit and statement of Fact and that there is a lasting tacit and binding agreement through Acquiescence and Royal Assent by Default. That there has never been any such thing as LAW. But only the presumption of law, where a presumption is nothing of material substance and any presumption can be dismissed by a formal challenge.

It is now confirmed Formally, on and for the Record as of this Day the 20thDay of March 2015 Agreed by the State and the Crown By way of un-rebutted Affidavit and statement of Fact and that there is a lasting tacit and binding agreement through Acquiescence and Royal Assent by Default. That Parliament does not reign supreme and that any notion of government has no legitimacy without the Material evidence that the governed have given their consent and that there cannot be any Government For the one cannot exist in isolation without the other. Also that any action taken by way of Act or statute of Parliament is and always has been a criminal offence of FRAUD and Malfeasance in the office at the very least.

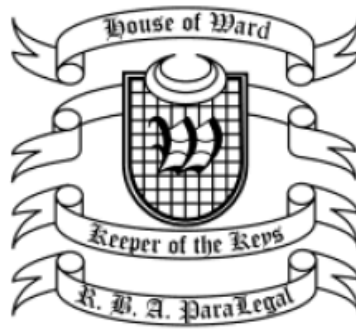
It is now confirmed Formally, on and for the Record as of this Day the 20thDay of March 2015 Agreed by the State and the Crown By way of un-rebutted Affidavit and statement of Fact and that there is a lasting tacit and binding agreement through Acquiescence and Royal Assent by Default. That the office of the Judiciary is nothing more than a sub office of a commercial body and the status and standing of any Judge or Magistrate currently on this land has no greater status or standing or authority than the Manageress of McDonalds. Also it is formally recognised on and for the record that the state is a legal embodiment by an act of registration which is of no material substance and therefore fraud by default and that the interests of the State are the interests of the State alone to the detriment of anybody and anything else including its own officers of the state. That the actions of the State are now recognised as an unconscionable and criminal fraternity capable of highness crimes without measure.

It is now confirmed Formally, on and for the Record as of this Day the 20th Day of March 2015 Agreed by the State and the Crown By way of un-rebutted Affidavit and statement of Fact and that there is a lasting tacit and binding agreement through Acquiescence and Royal Assent by Default. That any and all executable Orders and Documents must carry an affixed common seal which denotes point of origin and that any and all excitable Orders and Documents must be signed by human hand and in wet ink by a named authoritative living being who takes full responsibility for the content of that formal excitable Order or document. Any deviation from this standing process where there is no affixed common seal or signature in wet ink by a living hand with authority to do so, will be recognised in perpetuity as a criminal offence.

It is now confirmed Formally, on and for the Record as of this Day the 20thDay of March 2015 Agreed by the State and the Crown By way of un-rebutted Affidavit and statement of Fact and that there is a lasting tacit and binding agreement through Acquiescence and Royal Assent by Default. That all imposed Taxation and Duty is and always has been not only a criminal offence but is also detrimental to all the people of this planet.



C&G. AC&G. ONC. HNC. MCP. MCP+i. MCSE. RBA. Para Legal.
Attorney at Law. No Assured Value. No Liability. No Errors and
Omissions Excepted. All Rights Reserved.



House of Ward
145 Slater Street
Warrington
[WA4 1DW]
20th Day of March 2015

That from this day forward and as of the 20th Day of March 2015 and in perpetuity the enforcement of all Taxation and duty is a recognised Act of Terrorism. It is now confirmed Formally, on and for the Record as of this Day the 20th Day of March 2015 Agreed by the State and the Crown By way of un-rebutted Affidavit and stamen of Fact and that there is a lasting tacit and binding agreement through Acquiescence and Royal Assent by Default. That there is no such thing as money or commerce. No body gets paid or has been paid. No Body has the capability to Pay anybody or for any thing or Item without Money. All commercial instruments are nothing more than pieces of paper with marks on them. That there value is only confidence and belief where confidence and Belief is recognised as being of no material substance. The continued use of these commercial instruments is for the feeble of mind who insist on living in a make believe world of their own making. Capitalism will forever be recognised and in perpetuity as the exploitation of another for personal gain. This has always been an unconscionable and detrimental activity to the human race since Babylonian times.

It is now confirmed Formally, on and for the Record as of this Day the 20th Day of March 2015 Agreed by the State and the Crown By way of un-rebutted Affidavit and statement of Fact and that there is a lasting tacit and binding agreement through Acquiescence and Royal Assent by Default. There is no greater Sanctuary than the human home, be this home a castle or a wood hut or a blanket on the ground. From this day forward as of the 20th Day of March 2015 let it be known that any transgression of this sanctuary other than by invitation, that any transgression of this Sanctuary is a recognised Act of War and aggression. We have the right by the very fact that we live to protect our life and the life of our loved ones. Any transgression of this Sanctuary can be met with equal or great force with impunity. This is the long standing law and traditions of this land. So say we all.

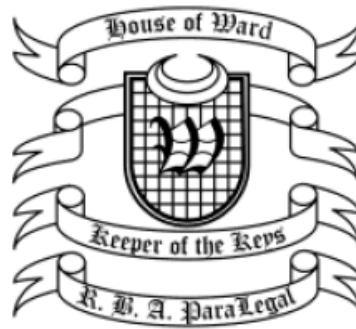
It is now confirmed Formally, on and for the Record as of this Day the 20th Day of March 2015 Agreed by the State and the Crown By way of un-rebutted Affidavit and statement of Fact and that there is a lasting tacit and binding agreement through Acquiescence and Royal Assent by Default. That the practice of election by way of secret ballot is and always has been an abomination and deception with no credibility or redeeming qualities. By the very fact that this is a SECRET Ballot by any means of notarisation or recording renders the outcome obsolete by definition that is a secret Ballot. By the very fact that there is no recognised un-elective or reveres process and by the very fact that there is no such word to this effect in the recognised dictionaries. Then this elective process by way of secret ballot is and always has been void ab initio. Have a nice Day. On and for the record.

Bring out the town crier and let the Bell ring. Let it be known across this planet, that from this day the 20th Day of March 2015 that the satanic Roman Empire is no more. Let it be by Decreed that this is the day and will always be the day in perpetuity when the days of austerity and tyranny end for all time to come. Let this day go down in history across this planet as a day of celebration for all time. So say we all.

Let the celebrations begin.

So say we all.





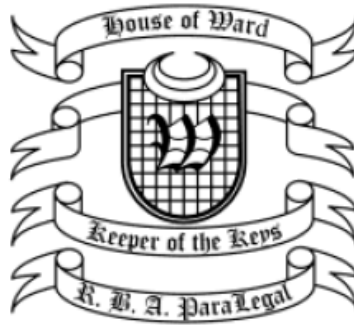
House of Ward
145 Slater Street
Warrington
[WA4 1DW]
13th Day of February 2015

Affidavit of Truth and statement of Fact.

1. I, Baron David of the House of Ward (being the undersigned) do solemnly swear, declare and depose....
2. THAT I am competent to state the matters herein, and do take oath and swear that the matters herein are true, certain and correct as contained within this David of the House of Ward Affidavit of Truth and Fact.
3. I am herein stating the truth, the whole truth & nothing but the truth; and these truths stand as fact until another can provide the material and physical evidence to the contrary.
4. THAT I fully and completely understand, before any charges can be brought, it must be firstly proved, by presenting the material evidence to support the facts that the charges are valid and have substance that can be shown to have material physical substance as a foundation in fact.
5. From Exhibit (A). —Formal challenge to the twelve presumptions of law! A presumption is something that is presumed to be true and as a presumption then there is only a need for a formal challenge to that presumption to dismiss that presumption until the physical and material evidence can be presented to support that presumption.
6. From Exhibit (B). —Case Authority WI-05257F1 David Ward V Warrington Borough Council, 30thDay of May 2013. Which is a case at court tribunal undertaken by recognised due process It is clear in the case that David Ward did not challenge the PCN or the traffic Management Act 2004 section 82. But what was challenged was the presumption of the consent of the governed. What is a mandatory requirement before the Acts and statutes can be legally acted upon is that the consent of the governed has some validity and that it can be presented as material fact before any charges can be brought. It is clear from this case authority undertaken by due process that: -(1) It is illegal to act upon any of the Acts or statutes without the consent of the governed where the governed have actually given their consent and that consent is presentable as material physical evidence of the fact that the governed have given their consent. (2) Where the Acts and statutes are acted upon then this is illegal and a criminal action by the State. (3) The criminal action is Malfeasance in a public office and fraud. (4) Were there is no consent of the governed on and for the public record then there is not governed and where there is no governed then there is no government. The one cannot exist without the other. (5) As this criminal activity is observed to be standard practice and has been for nearly 800 years, then this is clear observable evidence to the fact that LAW is a presumption and there is no such thing as LAW. See Exhibit (A) the twelve presumptions of law.

From Exhibit (C). —The Material evidence of the FACTS! It has been confirmed by the Rt. Hon. Lord Chief Justice Sir Jack Beatson FBA, on and for the record that:-(1) Whilst there is no material and physical evidence to the fact that the governed have given their consent. Then the office of the Judiciary has no greater authority than the local manageress of McDonalds. As the office of the Judiciary is a sub office of a legal embodiment by an act of registration. Where this act of registration creates nothing of physical material substance and is also fraud by default. Any objection to this observation of fact should be taken up with the Rt. Hon. Lord Chief Justice Sir Jack Beatson FBA, Where the Rt. Hon. Lord Chief Justice Sir Jack Beatson FBA would then have to present the material and physical evidence that the governed have given their consent. As the office of the Judiciary is nothing more than a private commercial and fraudulent enterprise built upon fraud and criminal intent. This is by no stretch of the imagination a valid government by the people for the people as it is by default a private company providing a judicial service for profit and gain but where





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
13th Day of February 2015

there is also and always a conflict of interests where there is a conflict of interests between the needs of the people and the state (Company) Policy which has no obligation to the people or even the needs and wellbeing company staff. This has been confirmed by Chandran Kukathas of the London School of Economics and state office titled the Department of Government. See Exhibit (C) The Material evidence of the FACTS.

7. From Exhibit (D). It is quite clear that there is due process for the execution of legal and commercial documents. Where these processes are not followed then the very presence of a document which does not comply with these processes then the document it's self is physical and material evidence of Malfeasance in a public office and fraud.
8. From Exhibit (E). It is very clear that all instances of Taxation and Duty, VAT is not only not necessary but only serves to deplete and subtract from the populations prosperity. Not only this but as we have shown it is also illegal and criminal to do so without the agreement or the consent of the governed. It is unconscionable and a recognised act of terrorism. The Exhibit speaks for its self.
9. From Exhibit (F). The Facts are the Facts. There is no money. The facts are the Facts. A great number of people live their lives in a world of make believe. Let us consider this. Two barristers or lawyers will and do enter into a court room and one of them will lose. For some reason which is beyond our comprehension it is a professionally accepted practice to have a 50% failure rate. In a world of reality there is some people who service the planes at the local airport between flights. If these people had a 50% failure rate then 50% of the planes would fall out of the sky. THAT IS A FACT. There is no money, just the illusion of money. There is legal tender and fiscal currency and commercial instruments and promissory Bank notes, but there is no money. It is quite clear that a lot of people live in a world of make believe and Alice in wonderland Lar Lar land. There is no money. It is not possible to pay for anything without money. You never paid for anything and you never got paid. That is a fact.
10. There is no valid, legal or lawful government on this land. See Exhibit (H) The Hypocrisy of the Secret Ballet Elective Process.
11. From Exhibit (G). My rights end where your rights begin. Your rights end where my rights begin. Rights are not granted by government or the crown and they cannot be taken away or violated by government or the crown. A Judge does not have the right to trespass on my property so the judge cannot give a Bailiff or a civil enforcement officer or a policeman the right by means of a warrant or an order because the Judge, who is a company servant by default, does not have that authority unless I agree. A public servant is a servant by default with the status of servant and a servant has no authority above the one who grants that authority. Until the Judge can present the agreement or the consent of the governed then the Judge has no authority to grant a warrant or a court order. Exhibit Case Authority WI-05257F. David Ward V Warrington Borough Council. 30thday of May 2013. Also Exhibit (C) The Material evidence of the FACTS. These are the facts. The material evidence of these facts has been provided.
12. This Affidavit of Truth and statement of Fact stands on and for the record as FACT until some other can present the material physical evidence to the contrary which is valid.

Without ill will or vexation.

For and on behalf of the Principal legal embodiment by the title of MR DAVID WARD.
For and on behalf of the attorney General of the House of Ward.
For and on behalf of Baron David of the House of Ward.
All rights reserved.



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House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

Exhibit (A)

Formal challenge to the twelve presumptions of law

19th Day of January 2015





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

Formal challenge to the twelve presumptions of law

Definition of presumption: <http://www.oxforddictionaries.com/definition/english/presumption>

1. An idea that is taken to be true on the basis of probability:

As a presumption, is a presumption on which must be agreed by the parties, to be true.

THEN and EQUALLY

If one party challenges the presumption to be true on the basis of probability. Then this is all that is recognised to be required to remove the presumption is a formal challenge to that presumption. The presumption then has no standing or merit in FACT.

A probability: http://www.oxforddictionaries.com/definition/american_english/probability

1. The extent to which something is probable; the likelihood of something happening or being the case:

By definition then this is not substantive as it is only a probability of what may be and therefore has no substance in material FACT.

A **State Court** does not operate according to any true rule of law, but by presumptions of the law. Therefore, if presumptions presented by the private Bar Guild are not rebutted they become fact and are therefore said to stand true. There are twelve (12) key presumptions asserted by the private Bar Guilds which if unchallenged stand true being *Public Record, Public Service, Public Oath, Immunity, Summons, Custody, Court of Guardians, Court of Trustees, Government as Executor/Beneficiary, Agent and Agency, Incompetence, and Guilt*:

- (i) *The Presumption of Public Record* is that any matter brought before a state Court is a matter for the public record when in fact it is presumed by the members of the private Bar Guild that the matter is a private Bar Guild business matter. Unless openly rebuked and rejected by stating clearly the matter is to be on the Public Record, the matter remains a private Bar Guild matter completely under private Bar Guild rules;

We, the undersigned formally challenge the *Presumption of Public Record* as it is by definition a presumption by definition and has no standing or merit in presentable or material fact.





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

- (ii) *The Presumption of Public Service* is that all the members of the Private Bar Guild who have all sworn a solemn secret absolute oath to their Guild then act as public agents of the Government, or "public officials" by making additional oaths of public office that openly and deliberately contradict their private "superior" oaths to their own Guild. Unless openly rebuked and rejected, the claim stands that these private Bar Guild members are legitimate public servants and therefore trustees under public oath;

We, the undersigned formally challenge the *Presumption of Public Service* as it is by definition a presumption, by definition and has no standing or merit in presentable or material fact.

- (iii) *The Presumption of Public Oath* is that all members of the Private Bar Guild acting in the capacity of "public officials" who have sworn a solemn public oath remain bound by that oath and therefore bound to serve honestly, impartiality and fairly as dictated by their oath. Unless openly challenged and demanded, the presumption stands that the Private Bar Guild members have functioned under their public oath in contradiction to their Guild oath. If challenged, such individuals must recues themselves as having a conflict of interest and cannot possibly stand under a public oath;

We, the undersigned formally challenge the *Presumption of Public Oath* as it is by definition a presumption, by definition and has no standing or merit in presentable or material fact.

- (iv) *The Presumption of Immunity* is that key members of the Private Bar Guild in the capacity of "public officials" acting as judges, prosecutors and magistrates who have sworn a solemn public oath in good faith are immune from personal claims of injury and liability. Unless openly challenged and their oath demanded, the presumption stands that the members of the Private Bar Guild as public trustees acting as judges, prosecutors and magistrates are immune from any personal accountability for their actions;

We, the undersigned formally challenge the *Presumption of Immunity* as it is by definition a presumption, by definition and has no standing or merit in presentable or material fact.

- (v) *The Presumption of Summons* is that by custom a summons unrebuted stands and therefore one who attends Court is presumed to accept a position (defendant, juror, witness) and jurisdiction of the court. Attendance to court is usually invitation by summons. Unless the summons is rejected and returned, with a copy of the rejection filed prior to choosing to visit or attend, jurisdiction and position as the accused and the existence of "guilt" stands;





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

We, the undersigned formally challenge the *Presumption of Summons* as it is by definition a presumption, by definition and has no standing or merit in presentable or material fact.

- (vi) The *Presumption of Custody* is that by custom a summons or warrant for arrest unrebutted stands and therefore one who attends Court is presumed to be a thing and therefore liable to be detained in custody by "Custodians". Custodians may only lawfully hold custody of property and "things" not flesh and blood soul possessing beings. Unless this presumption is openly challenged by rejection of summons and/or at court, the presumption stands you are a thing and property and therefore lawfully able to be kept in custody by custodians;

We, the undersigned formally challenge the *Presumption of Custody* as it is by definition a presumption, by definition and has no standing or merit in presentable or material fact.

- (vii) The *Presumption of Court of Guardians* is the presumption that as you may be listed as a "resident" of a ward of a local government area and have listed on your "passport" the letter P, you are a pauper and therefore under the "Guardian" powers of the government and its agents as a "Court of Guardians". Unless this presumption is openly challenged to demonstrate you are both a general guardian and general executor of the matter (trust) before the court, the presumption stands and you are by default a pauper, and lunatic and therefore must obey the rules of the clerk of guardians (clerk of magistrates court);

We, , the undersigned formally challenge the *Presumption of Guardians* as it is by definition a presumption, by definition and has no standing or merit in presentable or material fact.

- (viii) The *Presumption of Court of Trustees* is that members of the Private Bar Guild presume you accept the office of trustee as a "public servant" and "government employee" just by attending a Roman Court, as such Courts are always for public trustees by the rules of the Guild and the Roman System. Unless this presumption is openly challenged to state you are merely visiting by "invitation" to clear up the matter and you are not a government employee or public trustee in this instance, the presumption stands and is assumed as one of the most significant reasons to claim jurisdiction - simply because you "appeared";

We, the undersigned formally challenge the *Presumption of Trustees* as it is by definition a presumption, by definition and has no standing or merit in presentable or material fact.

- (ix) The *Presumption of Government acting in two roles as Executor and Beneficiary* is that for the matter at hand, the Private Bar Guild appoints the judge/magistrate in the capacity of Executor while





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

the Prosecutor acts in the capacity of Beneficiary of the trust for the current matter. if the accused does seek to assert their right as Executor and Beneficiary over their body, mind and soul they are acting as an Executor De Son Tort or a "false executor" challenging the "rightful" judge as Executor.

Therefore, the judge/magistrate assumes the role of "true" executor and has the right to have you arrested, detained, fined or forced into a psychiatric evaluation. Unless this presumption is openly challenged to demonstrate you are both the true general guardian and general executor of the matter (trust) before the court, questioning and challenging whether the judge or magistrate is seeking to act as Executor De Son Tort, the presumption stands and you are by default the trustee, therefore must obey the rules of the executor (judge/magistrate) or you are an Executor De Son Tort and a judge or magistrate of the private Bar guild may seek to assistance of bailiffs or sheriffs to assert their false claim against you;

We, the undersigned formally challenge the *Presumption of Government acting in two roles as Executor and Beneficiary* as it is by definition a presumption, by definition and has no standing or merit in presentable or material fact.

- (x) The *Presumption of Agent and Agency* is the presumption that under contract law you have expressed and granted authority to the Judge and Magistrate through the statement of such words as "recognize, understand" or "comprehend" and therefore agree to be bound to a contract. Therefore, unless all presumptions of agent appointment are rebutted through the use of such formal rejections as "I do not recognize you", to remove all implied or expressed appointment of the judge, prosecutor or clerk as agents, the presumption stands and you agree to be contractually bound to perform at the direction of the judge or magistrate;

We, the undersigned formally challenge the *Presumption of Agent and Agency* as it is by definition a presumption, by definition and has no standing or merit in presentable or material fact.

- (xi) The *Presumption of Incompetence* is the presumption that you are at least ignorant of the law, therefore incompetent to present yourself and argue properly. Therefore, the judge/magistrate as executor has the right to have you arrested, detained, fined or forced into a psychiatric evaluation. Unless this presumption is openly challenged to the fact that you know your position as executor and beneficiary and actively rebuke and object to any contrary presumptions, then it stands by the



Exhibit (B)
Case Authority

Case No WI 05257F

David Ward

And

Warrington Borough Council

Date: 30th Day of May 2013

Case Overview.

What the Government would like people to believe is that a procedural impropriety is an acceptable mistake which can be overlooked. But what this is, is a deliberate act of fraud and also malfeasance in a public office.

These are very serious crimes with criminal intent.

Fraud is a deliberate action to defraud where the victim of the crime is unaware having no knowledge of a situation or fact. This crime carries a penalty of 7 to 10 years incarceration and there latter, where there is multiple instances of 63.5 million People are subject to this crime everyday as it is now commonplace and is carried out by the largest and most ruthless criminal company in this country.

This same company is also a public office with the enforcement to execute this crime which is inclusive of but not limited to:- The office of the police, The office of the Judiciary, Local government and central government. Independent Bailiff Companies which are licensed by the same company.

Malfeasance, Misfeasance and Nonfeasance is also a very severe crime with a period of incarceration of Life in prison. Malfeasance is a deliberate act, with criminal intent to defraud. Ignorance is no defense. Malfeasance has been defined by appellate courts in other jurisdictions as a wrongful act which the actor has no legal right to do; as an act for which there is no authority or warrant of law; as an act which a person ought not to do; as an act which is wholly wrongful and unlawful; as that which an officer has no authority to do and is positively wrong or unlawful; and as the unjust performance of some act which the party performing it has no legal right.

Crimes of this nature cannot go unpunished. If crime goes unpunished then the criminal will undertake the action again and again. When the criminal is rewarded for the crime by their peers and superiors it then becomes difficult to know that a crime has been committed in the first place. However, it is everyone's obligation to be fully conversant with these actions, and the consequences of their actions in every situation.

"I was just following orders" Or "I was just doing my Job" Is no excuse.

When the full extent of these crimes is realised, it then becomes blatantly obvious that these crimes are deliberate and in full knowledge if not by the lower subordinates but defiantly by the executive officers of the company.

The cost of these crimes has been estimated to be in the region of £4,037.25 Trillion over the past 35 years. This is the cost to the people of this small country which is far in excess by many times the global GDP.

The simplicity of this case is very often overlooked as it involves a simple PCN. (Penalty Charge Notice)

It is important to note here that the appellant at tribunal did not challenge the PCN, or the Traffic Management Act. But the appellant took out the very foundation to any claim made under any Act or statute of Parliament. All of which have the same legal dependency which has never been fulfilled in 800 years.

There are in excess of 8 million Act's and statutes. None of which can be acted upon without the legal authority to do so. To act upon these same Act's/Statutes without the legal authority to do so is Malfeasance in a public office and fraud at the very least.

This case which was undertaken at tribunal and there for recognized due process confirms this to be the facts of the matter.

Case details.

This may be a simple PCN (Penalty Charge Notice) but close observation of the details will conclusively show otherwise.

This is the PCN (Penalty Charge Notice) issued by Warrington Borough Council which clearly shows that a claim is being made under the traffic management Act 2004. There is clearly no disclosure to the fact that there is no liability to pay as the outcome will show.

IT IS AN OFFENCE FOR AN UNAUTHORISED PERSON TO REMOVE OR INTERFERE WITH THIS NOTICE

PENALTY CHARGE NOTICE

Warrington
Borough Council

The Traffic Management Act 2004 s.78; Civil Enforcement of Parking Contraventions (England) General Regulations 2007; Civil Enforcement of Parking Contraventions (England) Representations and Appeals Regulations 2007.

Penalty Charge Notice Number: W101185069
Served On: 05/03/2013
Date of Contravention: 05/03/2013
Time: 10:57

The Vehicle with the Registration Number: WM516JZ
Make: Fiat Colour: Purple
Road Fund Licence Number: 17524329
Road Fund Licence Expiry Date: 0213

Was observed between 10:56 and 10:57
In: Cairo Street (MW 30min)

By CIVIL Enforcement Officer: 064
Signature/initials:

Who had reasonable cause to believe that the following parking contravention had occurred:

40 Parked in a designated disabled persons parking place without displaying a valid disabled persons badge in the prescribed manner


A penalty charge of £70 is now payable and must be paid not later than the last day of the period of 28 days beginning with the date on which this Penalty Charge Notice was served.
The penalty charge will be reduced by a discount of 50% to £35.00 if it is paid not later than the last day of the period of 14 days beginning with the date on which this Penalty Charge Notice was served.

PLEASE BE AWARE THAT PAYMENT CLOSSES THE CASE
Payment instructions are printed on the reverse of this notice.
A photograph may have been taken of this parking contravention.
For payment instructions see overleaf

DO NOT PAY THE CIVIL ENFORCEMENT OFFICER

Notice Number: W101185069 VRM: WM516JZ
Date: 05/03/2013 Time: 10:57
40 Parked in a designated disabled persons parking place without displaying a valid disabled persons badge in the prescribed manner

The Penalty Charge of £70, or £35.00 if paid not later than the last day of the 14 day period beginning with the date on which this PCN was served.



Please detach this slip and return with postal payments to the address shown overleaf

INSTRUCTIONS FOR PAYMENT

- **By Telephone** Credit / Debit card payments only. Automated payment line 0845 452 4545 (24 hours a day / 7 days a week) Have your vehicle details and PCN Number ready.
- **Online** at www.warrington.gov.uk follow links from internet payments, then **car parking fine**.
- **By Post** using the payment slip below to: Warrington Borough Council, Enquiries and Payment Office, level 6, Market Multi Storey Car Park, Academy Way, Warrington WA1 2HN. Payment may be made by crossed cheque or postal order. Please write the **PCN Number** and your address on the reverse of the cheque/postal order.
- **In Person** at The Enquiries and Payments Office, Warrington Borough Council, Enquiries and Payment Office, level 6, Market Multi Storey Car Park, Academy Way, Warrington WA1 2HN. Mon to Fri 10am - 4pm (excluding Bank Holidays).

PLEASE BE AWARE THAT PAYMENT CLOSSES THE CASE

If you believe that the Penalty should not be paid and wish to challenge this PCN

- Write to Warrington Borough Council, Enquiries and Payment Office, level 6, Market Multi Storey Car Park, Academy Way, Warrington WA1 2HN or
- E-mail at sp.warrington@apcoa.com
If you are unable to write or e mail, or have any other enquiry, please telephone **0844 900 8540** Mon to Fri 10am - 4pm

Please quote the PCN Number, the vehicle registration and your address in all contacts.

Details of the Council's policy and approach to challenges can be found at www.warrington.gov.uk or seen at the Council's offices - all cases will be considered on their individual circumstances.

If you challenge this PCN within 14 days of the PCN's service date and the challenge is rejected the council will re-offer the 14 day discount period.

If the Penalty Charge is not paid or challenged
If the Penalty Charge is not paid on or before the end of the 28 day period as specified on the front of this notice or successfully challenged the Council may serve a Notice to Owner (NTO) on the owner of the vehicle requiring payment of the Penalty Charge. The owner can then make representations to the Council and may appeal to an independent adjudicator if those representations are rejected. The NTO will contain instructions for doing this. If you challenge this PCN but the Council issues a NTO anyway, the owner must follow the instructions on the NTO.

Further information about Civil Parking Enforcement (including PCNs and NTOs) is available online at www.parkal-uk.info.

Detach here

please complete your details before returning this slip with your payment.

PAYMENT SLIP **TICK BOX FOR RECEIPT**
Please enclose a stamped addressed envelope if you need a receipt.

Name: (Mr/Mrs/Miss/Ms)

Address:

Postcode: Date:

Make cheques and postal orders payable to Warrington Borough Council and write the PCN Number on the reverse.

LAN 0000000012

The Next document and physical evidence is the notice to owner from the same Warrington borough Council which also quite clearly makes the claim that there has been a violation of the traffic Management Act 2004 section 82. On the 08th April 2013.

Notice to Owner

WARRINGTON
Borough Council



Traffic Management Act 2004, s82: Civil Enforcement of Parking Contraventions (England) General Regulations 2007; Civil Enforcement of Parking Contraventions (England) Representations and Appeals Regulations 2007

Mr David Ward
145 Slater Street
Warrington
WA4 1DW

WI01185069

This Notice to Owner has been issued to you by Warrington Borough Council because the Penalty Charge Notice has not been paid in full and you are the registered owner/keeper/hirer on the date on which the Penalty Charge Notice was served to the vehicle.

Date of this Notice to Owner and date of posting	08/04/2013		
To:	Mr David Ward		
This Notice to Owner has been served on you because it appears to Warrington Borough Council that you are the owner of			
Vehicle Registration Number	WM51GJZ	Make	FIAT
Tax Disc	17524329	Expiry	0213
In respect of Penalty Charge Notice (PCN) Number	WI01185069	Served on	05/03/2013
By Civil Enforcement Officer (CEO)	WI084		
who had reason to believe that the following contravention had occurred and that a penalty charge was payable.	40 Parked in a designated disabled persons parking place without displaying a valid disabled persons badge in the prescribed manner		
Location of contravention	Cairo Street (MW 30min)		
Date of Contravention	05/03/2013	Time	10:57:04
Penalty Charge Amount:	£70		
Amount Paid to Date:	£0	Payment Due Now	£70

Note: The person appearing to be in charge of the vehicle was served with a Penalty Charge Notice (PCN) which allowed 14 days for payment of a 50% discounted penalty charge; otherwise the full penalty charge became due. Either no payment has been received or any payment received has been insufficient to clear the penalty charge.

A penalty charge of **£70** is now payable by you as the owner and must be paid no later than the last day of the period of 28 days beginning with the date on which this Notice is served. This Notice will be taken to have been served on the second working day after the day of posting (as shown above) unless you can show that it was not.

YOU THE OWNER/KEEPER/HIRER ARE LIABLE FOR THE PENALTY CHARGE NOTICE – DO NOT IGNORE THIS NOTICE OR PASS IT TO THE DRIVER

You may make representations to Warrington Borough Council as to why this penalty charge should not be paid. These Representations should be made not later than the last day of the period of 28 days beginning on the date on which this Notice is served and any representations made outside that period may be disregarded.

Note: If you do not pay the penalty charge or make Representations before the period specified above, the penalty charge will increase by 50% to **£105** and a Charge Certificate will be served on you. **If you do not pay the full amount shown on the Charge Certificate, Warrington Borough Council may register it as a debt at the County Court and then put the case in the hands of the bailiffs who will add their own costs to the penalty charge.**

Payment Slip

WI01185069

For payment options please see overleaf

You must complete this slip in BLOCK CAPITALS and return it to the address below:

Penalty Charge Notice: WI01185069

Vehicle Registration Number: WM51GJZ

Date of Contravention: 05/03/2013

Payment Amount Due: £70

Warrington Borough Council, Enquiries & Payments Office, Level 6, Market Multi Storey Car Park, Academy Way, Warrington, WA1 2HN

Representations

WARRINGTON
Borough Council



Traffic Management Act 2004, s82: Civil Enforcement of Parking Contraventions (England) General Regulations 2007; Civil Enforcement of Parking Contraventions (England) Representations and Appeals Regulations 2007

WI01185069

Penalty Charge Notice: WI01185069
Vehicle Registration Number: WM51GJZ
Date Of Contravention: 05/03/2013

If you believe that the penalty charge should not be paid you may make Representations to Warrington Borough Council. Representations must be made in writing and you may use this form.

How to Make Representations

The Traffic Management Act 2004 sets out grounds (see below) on which you may make Representations. Representations must be made in writing within the period of 28 days beginning with the date of service of this Notice, the date of service will be taken to have been 2 working days after the day of posting. Any Representations made after this date may be disregarded.

If your Representation is successful a Notice of Acceptance will be issued and the penalty charge cancelled. If your Representation is unsuccessful a Notice of Rejection will be issued to you and you must either pay the penalty charge in full or appeal to an Adjudicator, who will independently consider your Appeal. An Appeal form will be included with the Notice of Rejection, which you should complete and send to the adjudicator at the address shown on the form. Details of the appeals procedure will be sent with the Notice of Rejection.

Section One: Grounds for Representations.

Please tick the grounds on which you are making representations.

I am not liable to pay the penalty charge because:

- The alleged contravention did not occur.**
In Section 3, explain why you believe no contravention took place.
- I was never the owner of the vehicle in question/or**
Please complete section 2.
- I had ceased to be its owner before the date on which the alleged contravention occurred/or**
Please complete section 2
- I became its owner after the date on which the alleged contravention occurred.**
Please complete section 2
- The vehicle had been permitted to remain at rest in the place in question by a person who was in control of the vehicle without the consent of the owner.**
Supply proof such as a police crime report number, police station address or insurance claim in Section 3.
- We are a vehicle hire firm and the vehicle was on hire under a hiring agreement and the hirer had signed a statement acknowledging liability for any PCN issued during the hiring period.**
Please supply a copy of the signed hire agreement including the name and address of hirer. Please complete Section 4.
- The penalty charge exceeded the amount applicable in the circumstances of the case.**
That is, you have been asked to pay more than you are legally liable to pay. Please complete Section 3.
- There has been a procedural impropriety by the enforcement authority.**
Please complete Section 3 stating why you believe the authority has acted improperly or in breach of regulations.
- The Order which is alleged to have been contravened in relation to the vehicle concerned is invalid.**
You believe the parking restriction in question was invalid or illegal. Please complete Section 3.
- This Notice should not have been served because the penalty charge had already been paid.**

If none of the grounds above apply but you believe there are mitigating circumstances please complete Section 3.

We would also point out at this point that this is an unsigned NOTICE and not a legal document. The mitigating circumstances is that there has been a procedural impropriety, which is clearly an option as this is clearly stated on the notice to owner. So it is apparent that there is a procedural impropriety in place and this is known by Warrington Borough Council otherwise this option would not be a part of the Notice to owner. We also took the opportunity to utilise a second option which confirms there is a procedural impropriety and that the order which is alleged to have been contravened in relation to the vehicle is invalid. Why else would these possibilities be on this notice to owner if there was not a procedural impropriety. We also took the opportunity to complete section 3 of the notice to owner to clarify the procedural impropriety on a separate piece of paper as advocated by Warrington Borough Council as there was not enough space on the notice to owner provided. These presentations were as follows.

Notice to Warrington Borough Council

Warrington Borough Council,
Enquiries & Payments Office
Level 6
Market Multi Story Car Park
Academy Way
Warrington
WA1 2HN

145 Slater Street
Latchford
Warrington
WA4 1DW
16th of April 2013

Notice of opportunity to withdraw

**NOTICE TO AGENT IS NOTICE TO PRINCIPAL AND NOTICE TO PRINCIPAL IS NOTICE TO AGENT APPLIES
DO NOT IGNORE THIS LETTER. IGNORING THIS LETTER WILL HAVE LEGAL CONSEQUENCES**

You're Reference: WI01185069

Dear Sir's

We do not know who to name as the recipient of this communication as the sender failed in his/her duty of care and did not sign the document sent to Mr David Ward at his address. The action of not signing the document sent to Mr David Ward legally means that no living person has taken legal responsibility for the content of the document on behalf of Warrington Borough Council and the document cannot be legally responded to. That very act of not signing the document renders the document void and therefore none legal and unusable in law under current legislation. **Strike one.** Deliberate Deception.

This Document will now be kept on file as physical presentable evidence, as it represent the criminal activities of the representatives of Warrington Borough Council whether they are aware of this transgression or not. Ignorance of the law is no defence and all of the representatives of Warrington Borough Council are now culpable under the current legislation because one individual failed to sign the document. This is a fact which must be understood. **Strike two.** Ignorance of current legislation.

The second big mistake on the document is that the document is a notice to owner. Under current legislation the owner of any motorised vehicle is the DVLA Swansea SA99 1BA, this means that some imbecile at Warrington Borough Council has sent a notice to owner to the registered keeper and not the official owner. **Strike three.** Document sent to the wrong address. We have not progressed beyond the first line yet and we are falling around on the floor in a state of hysteria at the competence levels demonstrated by the representatives of Warrington Borough Council. Mr David Ward is the official registered keeper not the owner.

The very next line refers to the Traffic Management Act 2004. Now this is where things get really interesting because the Act referred to is an act of HM Parliament and governments PLC, a recognised corporation or an all for profit business. An Act which is not law in the UK, it is not even referred to as law as it is an Act of a corporation or an all for profit business, or policy, but it is not a law. **Strike four.** Displays lack of understanding and competence regarding what is the difference between law and legislation. Act's and statutes of HM Parliament and governments PLC can only be given force of law by the consent of the governed which have agreed to those Act's and statutes of HM Parliament and governments PLC. There for there is a mandatory legal requirement under current legislation that the governed must have given their consent legally which can be physically presented as fact before the Act's and statutes of HM Parliament and governments PLC can be given force of law. Not Law, Not enforceable. Sixty three and a half million people in the UK have not legally entered into those agreements in full knowledge and understanding and of their own free will, which must be kept on the public record for the Act's and statutes of HM Parliament and governments PLC to be given an action which involves force. Or force of law. The answers to the questions are in the understanding of the words used to implement acts of force. Or Law.

The next item we come to is a demand for payment. A demand for payment without a signed Bill is a direct contravention of the Bills of Exchange Act 1882. **Strike Five.** The Bills of exchange act of 1882 is based upon a pre existing commercial contract or agreement. See Bills of exchange act of 1882. <http://www.legislation.gov.uk/ukpga/Vict/45-46/61>.

Profiteering through deception is an act of fraud. **Strike six.** See Fraud Act 2006.

<http://www.legislation.gov.uk/ukpga/2006/35/contents>. Insisting or demanding payment without a pre existing commercial

arrangement which is based on presentable fact in the form of a commercial agreement is an act of deception. Payment is a commercial activity.

You have been served LEGAL NOTICE

Mr David Ward has no recognisable legal means to respond to a demand for payment without a signed bill which is based upon a pre-existing commercial contract or arrangement or agreement, because there is no standing commercial contract or arrangement or agreement between Mr David Ward and Warrington Borough Council. If Mr David Ward was to willingly comply with the demand for payment without a commercially recognised bill, then Mr David Ward would have knowingly given consent and conspired to a commercially fraudulent action. This in turn would make Mr David Ward culpable under current regulation for that action. Mr David Ward will not knowingly create that liability against himself or create that culpability.

The very presentation of the document that we are responding to from Warrington Borough Council, which is also a document that will be kept on file for future presentation as physical evidence, which is presentable physical evidence and a list of transgressions against the currently held legislation.

This same document supplied by Warrington Borough Council recognises that there may be, or has been a procedural impropriety by the enforcement authority. This is the only saving grace on this document which allows for a honourable withdrawal, of the proceedings implemented illegally by the enforcement authority.

This document is representation as to the procedural impropriety by the enforcement authority and as stated at the outset of the document, gives an opportunity to withdraw due to the procedural impropriety by the enforcement authority. This process is also a matter of complying with current legislation, without which Mr David Ward would be unsuccessful if he were to pursue legal proceeding against the enforcement authority and or the members of Warrington Borough Council.

As the opportunity to withdraw has now been presented to the enforcement authority and the members of Warrington Borough Council under a procedural impropriety by the enforcement authority. Should the above mentioned not take the opportunity to make an honourable withdrawal and confirm such in writing to Mr David Ward, then Mr David Ward will be left with no other option in the future but to start legal proceedings against the enforcement authority and the members of Warrington Borough Council.

The content of this document will be in the public domain in the next few days as there is no agreement in place which is legally binding with which to prevent this.

We don't expect to be hearing from the enforcement authority and or the members of Warrington Borough Council again unless it is in the form of a written confirmation of withdrawal of proceedings.

No further correspondence will be entered into regarding this matter.

WITHOUT PREJUDICE, i.e. all natural and Unalienable Rights Reserved

For and on behalf of David Ward

Mr David Ward reserves the right to use force to defend himself, his family and his family home, which he has an unalienable right to do so.

Response to this notice should be forwarded within 10 days of receipt of this notice to the postal address known as, 145 Slater Street, Latchford, Warrington WA4 1DW

No assured value, No liability. No Errors & Omissions Accepted. All Rights Reserved.

WITHOUT RECOURSE – NON-ASSUMPSIT

You have been served LEGAL NOTICE

Warrington Borough council decided at this point not to recognise the representation given or the requirement for Warrington Borough council to present the legal and presentable "Consent of the governed" Which is mandatory for Warrington Borough council to have the correct legal authority before acting under the Act's and statutes of parliament.

It is also important to note that Warrington Borough council did not at this point contest the presentations made.

WARRINGTON
Borough Council 

Mr David Ward
145 Slater Street
Warrington
WA4 1DW

David Boyer
Assistant Director
Transportation, Engineering and Operations

Parking Services Unit
Enquiries & Payment Office
Level 6, Market Multi Storey Car Park
Academy Way
Warrington
WA1 2HN

Interim Chief Executive
Professor Steven Broomhead
www.warrington.gov.uk
If you have difficulty making contact
please dial 0844 800 8540
Apcoa, working in partnership with
Warrington Borough Council

23/04/2013

Dear Mr Ward,


Re : Notice of Rejection of Representations
Traffic Management Act 2004 - s78; Civil Enforcement of Parking Contraventions
(England) General Regulations 2007; Civil Enforcement of Parking Contraventions
(England) Representations and Appeals Regulations 2007.

PCN No : W101185069
Date Issued : 05/03/2013 10:57:04
Location of Contravention : Cairo Street (MW 30min)

Your representations against the above Penalty Charge Notice have been carefully considered in the light of the circumstances at the time and in accordance with the Traffic Management Act 2004. Grounds for cancellation of the charge have not been established and this letter is the formal Notice of 'Rejection of Representations'.

The reasons for rejection are: *of which?*
Your vehicle was parked in a designated disabled persons parking place without displaying a valid disabled persons badge in the prescribed manner.

Unfortunately, you cannot park in a Disabled Bay unless you are clearly displaying a valid Disabled Blue Badge. The Traffic Information Sign on Cairo Street (adjacent to your vehicle) clearly states:-
"Disabled badge holders only,
Mon – Sat,
8am – 6.30pm",
and, on the road (adjacent to your vehicle) there is a white 'bay' marking with the word "DISABLED".



There is no effective contest to the presentations made. So the presentations made stand as fact.

Also at this point Warrington Borough council invited Mr D Ward to take Warrington Borough council to tribunal and the outcome would be legal and binding on both parties. So we took advantage of this generous offer and we also included

copy of all documents up to this point as physical evidence.. This was the same process as before. Along with same presentations sent to Warrington Borough council. Along with a letter to the adjudicator as follows.

Dear Adjudicator

Please forgive the informality as we have not been made aware of the name of the adjudicator.

This is in response to Warrington Borough Councils decision to reject our challenge against the PCN. Clearly the PCN has been challenged by Mr David Ward, But that challenge has not been rebutted by Warrington Borough Council, as Warrington Borough Council have only repeated the grounds under which the PCN was raised. Copy under same cover which is highlighted. Also a PCN is a penalty charge Notice and as such a notice of a penalty charge. A recognisable Bill has not been raised and presented to Mr David Ward complete with a wet ink signature.

As the presentations made by Mr David Ward where not addressed. Then the challenge made by Mr David Ward still stands and the PCN is not valid or enforceable.

Warrington Borough Council has made a demand for payment, but has not presented Mr David Ward with a Bill which is recognised under the Bills of exchange act of 1882. (*Which also must have a signature in wet ink?*) Warrington Borough Council cannot raise a Bill because there is no commercial arrangement in place between Warrington Borough Council and Mr David Ward under which to raise a Bill.

For Mr David Ward to respond by paying without a bill signed in wet ink, then that would be a direct violation of the bills of exchange act of 1882. In addition to this as there is no commercial arrangement and Bill presented, then this would also be a contravention of the fraud act of 2006. Mr David Ward is not in the habit of knowingly conspiring to fraud. This action would also create a liability against Mr David Ward.

Warrington Borough has also listed in their "rejection of presentations" the Traffic Management Act 2004 – s78 in support of their claim. The Act's and statutes of HM Parliaments and Governments PLC can only be given force of law by the consent of the governed. What is mandatory in the first instance is the consent of the governed which is also presentable as fact. As the consent of the governed is not presentable as fact, then the Act's and statutes of HM Parliaments and Governments PLC cannot be acted upon in any way which would cause loss to the governed. What is mandatory in this instance is the presentable agreements of sixty three and a half million governed to be in place before an Act or Statute can be acted upon. We fail to see how this is in support of the PCN presented to Mr David Ward.

We fail to see how listing the Traffic Management Act 2004 – s78 supports the claims made by Warrington Borough Council in any way other than to create obfuscation in attempt to confuse the mind.

There are no agreements in place between the 22000 residents of the Warrington Borough and Warrington Borough Council, which can be presented as fact complete with signatures in wet ink, which can be presented to support the claim of Warrington Borough Council in support of a demand for payment. Without violating the Bill's of exchange Act of 1882 and the fraud act of 2006 section 2 Fraud by false representation see: <http://www.legislation.gov.uk/ukpga/2006/35/section/2>. And section 4 part 2 A person may be regarded as having abused his position even though his conduct consisted of an omission rather than an act. See: <http://www.legislation.gov.uk/ukpga/2006/35/section/4>. An omission in the form of an omitted signature would constitute an act of fraud under section 4 section 2 of the fraud act of 2006.

So let us summarise regarding the grounds for appeal with reference to the form provided for appeal.

- **(A) The alleged contravention did not occur.** No contravention has occurred, because there are no agreements between the 220,000 members of the Warrington Borough and Warrington Borough Council, which can be legally presented as fact in support of the alleged contravention.
- **(C) There has been a procedural impropriety by the council.** The council did not respond to the challenge made by Mr David Ward in a manner which would make any sense or would constitute a rebuttal to the challenge. Warrington Borough Council are advocating to Mr David Ward in their demand for payment without a bill presented, a direct contravention of the Bill's of exchange Act 1882 and the Fraud Act 2006.
- **(D)The traffic Order which is alleged to have been contravened in relation to the vehicle concerned is invalid.** The traffic order (*that's a new approach, can't find a listing for that.*) is illegal because there is no agreement between the parties which is legally presentable as fact and signed in wet ink. You have got to love that word legal, legally blind, legal consent.

All presentable as fact complete with a signature in wet ink, and without the signature in wet ink on a legal document in the form of an agreement, then it is not legal or is illegal and therefore not lawful. You have to love the word legal.

Need we continue? It is obvious at this point that there is no body at Warrington Borough Council that is capable of understanding the challenge made by Mr David Ward, or capable of responding, there for an Adjudicator becomes necessary.

There is only one outcome to this tribunal, where the adjudicator is a recognised lawyer and is independent of the council.

- A challenge has been made and has not been effectively rebutted by Warrington Borough Council.
- The action of demanding payment without the presentation of a lawful legal Bill which is subject to The Bill's of exchange Act of 1882 and signed in wet ink cannot be responded to in the manner expected by Warrington Borough Council, without a second transgression against the fraud act of 2006.
- Regardless of the policies or legislation of Warrington Borough Council or HM Parliaments and Governments PLC, any commercial activity would constitute an act of fraud without the commercial agreements in place beforehand.
- The continued activates where demands for payment are made without observing the bills of exchange act 1882 and a recognised bill is presented complete with wet ink signature is a continued procedural impropriety by the council and the members of Warrington Borough Council are culpable in law for their actions.

There can only be one outcome to this tribunal which is acceptable under current legislation and that outcome will be found in favour of the appellant Mr David Ward and not in favour of continued transgressions against current legislation by Warrington Borough Council.

In the document provided outlining procedure to make presentations in this tribunal process, there is a section concerning Costs in favour of the appellant, where a party has behaved wholly unreasonable.

We have taken a considerable amount of time and energy responding to Warrington Borough Council when making representation and in preparation for this tribunal. It is not without reason that a consideration could be expected. This would also serve to enforce the decision made by the adjudicator in this tribunal. If the adjudicator is truly an independent and an honourable individual then a consideration is in order.

Mr David Ward also notes that as this Tribunal is informal then it is also recognised as not legally binding regardless of the findings of the Adjudicator.

We would also like a response in writing from the adjudicator to relay the outcome of this tribunal conveying the reasons for the adjudicator's decisions.

For and on behalf of Mr David Ward

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Mr David Ward reserves the right to use force to defend himself, his family and his family home, which is his unalienable right to do so.

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WITHOUT RECOURSE – NON-ASSUMPSIT

There are addition changes in international law that the adjudicator may not be aware of at this time. Please consider the following which also has some bearing on this tribunal.



Traffic Penalty Tribunal England and Wales

Traffic Penalty Tribunal
Springfield House,
Water Lane, Wilmslow,
Cheshire SK9 5BQ

appeals@trafficpenaltytribunal.gov.uk
www.trafficpenaltytribunal.gov.uk

Mr David Ward
145 Slater Street
Latchford
Warrington
Cheshire WA4 1DW

Case Number: **WI 05257F**

Vehicle Registration: **WM51GJZ**

Direct Dial: **01625 44 55 84**

30 May 2013

Dear Mr Ward,

David Ward v Warrington Borough Council
WI01185069

Enclosed you will find the Adjudicator's Decision. A copy has been sent to the Council.

The Adjudicator's Decision is final and binding on both you and the Council.

The attached notes explain the consequences of the Decision, but must be read subject to any specific directions given by the Adjudicator.

If payment is required, please send payment to the Council, not to the Traffic Penalty Tribunal.

Yours sincerely

Kerry Conway

Clearly this is a tribunal and as such recognised due process which is legal and binding on both Parties. In addition to this there was the adjudicator's decision.

Adjudicator Decision 1249267.pdf

Adjudicator's Decision

David Ward
and
Warrington Borough Council

Penalty Charge Notice WI01185069 £70.00

Appeal allowed on the ground that the Council does not contest the appeal.

Reasons

The PCN was issued on 5 March 2013 at 10:57 to vehicle WM51GJZ in Cairo Street for being parked in a designated disabled person's parking place without clearly displaying a valid disabled person's badge.

The council has decided not to contest this appeal. The adjudicator has therefore directed that the appeal is allowed without consideration of any evidence or the merits of the case.

The appellant is not liable to pay the outstanding penalty charge.

The Proper Officer on behalf of the Adjudicator

30 May 2013

"Appeal allowed on the ground that the council does not contest the appeal" "The council has decided not to contest this appeal"

Warrington Borough Council cannot contest the appeal. There is a mandatory requirement for Warrington Borough council to present as physical evidence and factual foundation for the claim, which is the legally signed on and for the public record "Consent of the Governed" This is the legal authority that Warrington Borough council would have to present as physical evidence and foundation for there claim, for the claim to have any legal substance in presentable fact.

He who makes the claim must also provide the foundation and the physical proof of that claim other wise the moon could be made from cream cheese just because Warrington Borough council claim this is so.

Without this physical evidence then the claim is fraudulent. Hence a crime is committed by Warrington Borough council and that crime is fraud not a procedural impropriety or a mistake. Also, there is a second crime. This second crime is Malfeasance in a public office. A clear and intended action to extort funds where there is no legal authority to do so.

"The adjudicator has therefore directed that the appeal is allowed without consideration of any evidence or the merits of the case"

Clearly there are merits of the case which have been presented here.

The appellant is not liable to pay. Case No WI 05257F Dated 30th day of May 2013.

There is also confirmation of this fact from Warrington Borough council and signed in wet ink by an officer of the state Scott Clarke Dated 29th of May 2013.

Notice that Appeal Not Contested by the Enforcement Authority		No Contest
Appeal Details		
Name of Enforcement Authority	Warrington Borough Council	
Traffic Penalty Tribunal reference	WI05257F	
Appellant's name	Mr David Ward	
Appellant's address	145 Slater Street Letchford Warrington WA4 1DW	
PCN Details		
Penalty Charge Notice number	W101185069	
VRM	WMS1G12	
Contravention date	05/03/2013	
Contravention time	10:57:04	
Location	Cairo Street (MW 30min)	
PCN Issue Date	05/03/2013	
Full Penalty Charge	£76.00	
Amount Paid	£0.00	
Contravention Code	40	
PCN Type: Parking <input checked="" type="checkbox"/> Parking with Removal <input type="checkbox"/> Bus Lane <input type="checkbox"/>		
Postal PCN	Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>
Reason for Postal PCN	Camera (Bus Lane)	<input type="checkbox"/>
	Camera (Parking)	<input type="checkbox"/>
	Drive away	<input type="checkbox"/>
	Issue prevention	<input type="checkbox"/>
Release and Storage Charge (if vehicle removed)		
The Enforcement Authority does not intend to contest this case further because:		
Due to an unanticipated shortage of Parking Services Staff, Warrington Borough Council has no alternative except to exercise our discretion and cancel the above Penalty Charge Notice.		
Authorising Signature	<i>SCC</i>	Date <i>29/5/13</i>
Print Name	<i>SCOTT CLARKE</i>	
2012 version		

“Due to the unanticipated shortage of parking services staff. Warrington Borough Council has no alternative except to exercise our discretion and cancel the above Penalty Charge Notice”

This is a very interesting choice of words which is obfuscator in nature. Warrington Borough Council will never be able to provide staff which can provide the legal consent of the governed because for the past 800 years the governed have never once been so much as asked to provide the legal consent of the governed on and for the public record. Warrington Borough council or it's parking services staff cannot provide something that does not exist and is of no physical substance for the foundation to the claim.

“Warrington Borough Council has no alternative except to exercise our discretion”

As there is no legal consent of the governed then Warrington Borough Council does not have any authority or discretion to exercise. This also applies to HM Parliaments and Government PLC, the parent company.

The ramifications to this case authority are huge and not all apparent at first glance. Consider the following.

A licence is a permission to undertake an action that would otherwise be illegal. HP Parliaments and Governments PLC clearly do not have the legal Authority to issue any form of licence without the legal and physically presentable signed in wet ink consent of the governed. Also. HM. Parliaments and Governments PLC do not have the legal authority to determine that an action is illegal without the legal and signed consent of the governed physically on and for the public record. There is no physical record of the fact. 63.5 million People have not signed the consent of the governed.

63.5 million People have never once been asked and have never once signed the consent of the governed and as the office of Parliament is only a four year office then there must be this signed legal document every four years on and for the public record.

All forms of Tax, VAT, Duty, Council tax etc is illegal and constitutes fraud and malfeasance in a public office without this legal dependency being fulfilled.

The enforcement of these Act's/Statutes, by the Police, the local authority, the Judiciary, and government licensed Bailiffs is also illegal and constitutes malfeasance without this legal authority to do so.

It is a known fact and this has been documented by Chartered accountants that the populace pays all manner of tax to the tune of 85% in the £. Sometimes where fuel is concerned this is a much as 92% in the pound. The argument has been made that it is necessary to pay tax to pay for the services that we need such as police, ambulance and so on. Then it can also be argued that these people who provide these services should not pay any form of Tax. They should live a tax free life.

This is not in evidence. In fact the contrary is true.

It would also be accurate to argue that the 15% that the populace gets to keep actually pays for all the services inclusive. People provide services not government. This would be an accurate assessment of the available facts. There is no valid reason to pay tax at all and the cost of living would drop by 85% at a minimum.

Do the math.

All the public officials are also victims of this crime. Including the Police, Ambulance, Paramedic, Teachers and so on. In fact there is not an instance where there is not a victim of this crime.

The ramifications span well beyond the content of this case authority undertaken by recognised due process at tribunal.



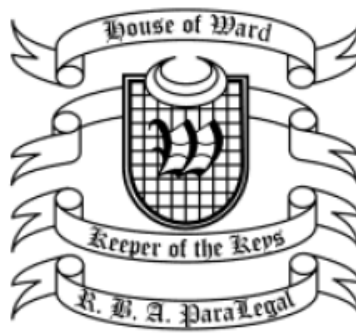
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19th Day of January 2015

Exhibit (C)

The Material evidence of the FACTS

19th Day of January 2015





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19th Day of January 2015

It is on and for the public record by way of published records at <http://www.judiciary.gov.uk/wp-content/uploads/JCO/Documents/Speeches/beatsonj040608.pdf>

That at the NOTTINGHAM TRENT UNIVERSITY 16 APRIL 2008 the HON. SIR JACK BEATSON FBA spoke the following words. (Supplement 1 Provided)

“The 2003 changes and the new responsibilities given to the Lord Chief Justice necessitated a certain amount of re-examination of the relationship between the judiciary and the **two stronger branches of the state** --- the executive and the legislature.”

It is clear from the HON. SIR JACK BEATSON FBA spoke words that the office of the Judiciary is a sub office of the state. Therefore there will always be a conflict of interests between any private individual who is not a state company employee, AND there is and will always be a conflict of interests Where a Judge or a magistrate is acting in the office of the judiciary, where the office of the judiciary is a sub office of the state!

What is a State?

See (Supplement 2) from the London School of Economics

“1) The state should not be viewed as a form of association that subsumes or subordinates all others. 2) The state is not an entity whose interests map closely onto the interests of the groups and individuals that fall under its authority, but has interests of its own. 3) The state is, to some extent at least, an alien power; though it is of human construction, it is not within human control. 4) The state is not there to secure peoples deepest interests, and it does not serve to unify them, reconcile them with one another, bring their competing interests into harmony, or realize any important good such as justice, freedom, or peace. While its power might be harnessed from time to time, that will serve the interests of some not the interests of all. 5) The state is thus an institution through which individuals and groups seek to exercise power (though it is not the only such institution); but it is also an institution that exercises power over individuals and groups. 6) The state is, ultimately, an abstraction, for it has no existence as a material object, is not confined to a particular space, and is not embodied in any person or collection of persons.”

Also:-

“The question now is: what does it mean to say that a state is a corporate entity? The state is a corporation in the way that a people or a public cannot be.”

A number of things are clear from this definition of state from the London School of Economics.

1. A state is a corporate entity by an act of registration. A legal embodiment by an act of registration.
2. A state has no obligations to anything other than the state and to the exclusion of anything or anybody else.
3. A state is nothing of material substance but only a construct of the mind.



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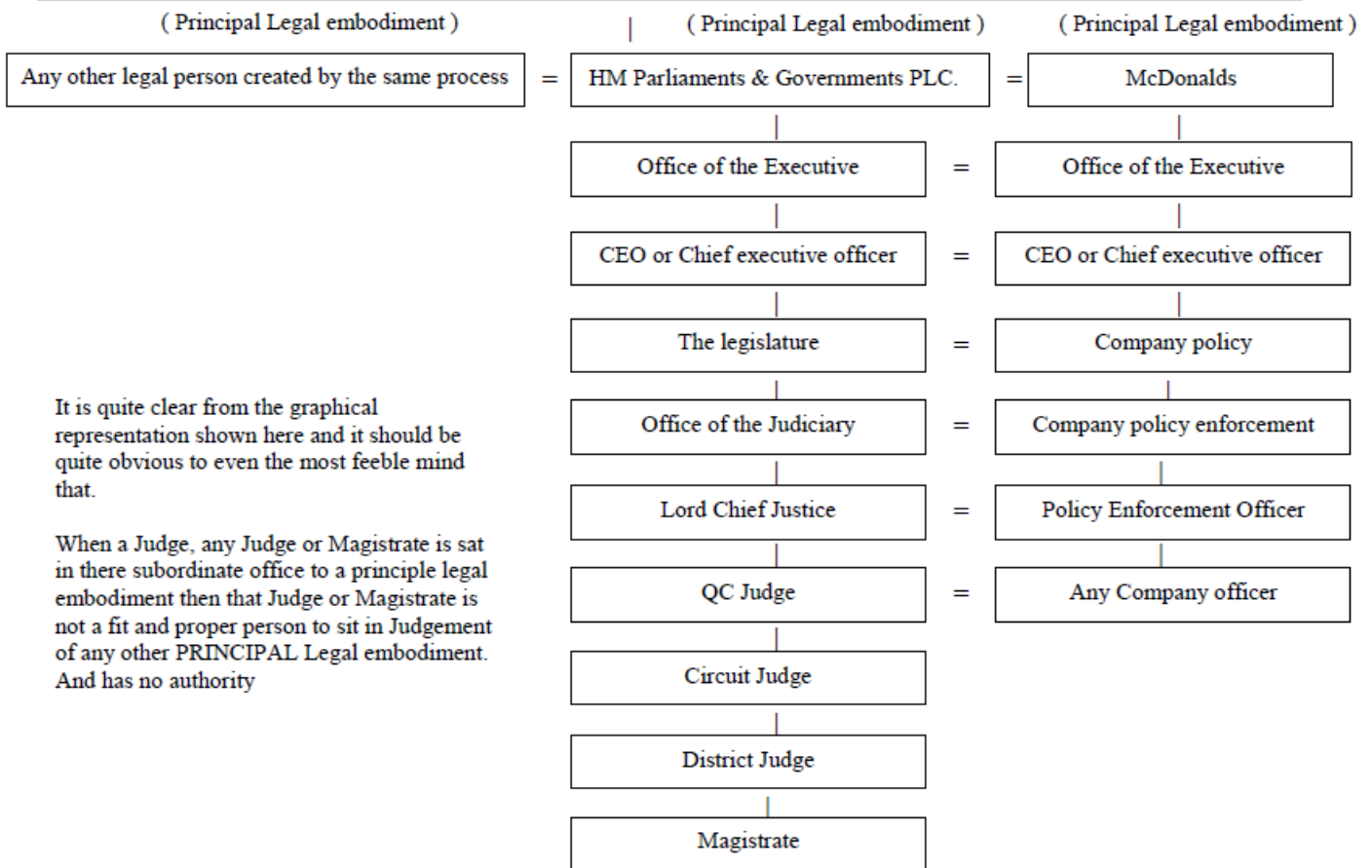


House of Ward
 145 Slater Street
 Warrington
 [WA4 1DW]
 19th Day of January 2015

All that is created by the same process is equal in status and standing to anything else that is created by the same process. There is a peer relationship of equals that are separate legal embodiments.

Consider the graphic representation for those that are feeble of mind.

Legal embodiments by an act of registration are created as equals by default and have a peer relationship by default



It is quite clear from the graphical representation shown here and it should be quite obvious to even the most feeble mind that.

When a Judge, any Judge or Magistrate is sat in there subordinate office to a principle legal embodiment then that Judge or Magistrate is not a fit and proper person to sit in Judgement of any other PRINCIPAL Legal embodiment. And has no authority

If there is any disagreement to the above stated FACT. Then they should take this up with the Rt. Hon Lord Chief Justice Sir Jack Beatson FBA.

The Facts Are the Facts. This is the material evidence of the FACTS.





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

From the Supplement 2, Definition of State from the London School of economics.

"The question now is: what does it mean to say that a state is a corporate entity? The state is a corporation in the way that a people or a public cannot be."

A Corporation is a legal embodiment by an act of registration.....

To be legal then there has to be a meeting of the minds and an agreement between two parties. Legal is by agreement.

So by agreement:-

1. *The state should not be viewed as a form of association that subsumes or subordinates all others.*
2. *The state is not an entity whose interests map closely onto the interests of the groups and individuals that fall under its authority, but has interests of its own.*
3. *The state is, to some extent at least, an alien power; though it is of human construction, it is not within human control.*
4. *The state is not there to secure peoples deepest interests, and it does not serve to unify them, reconcile them with one another, bring their competing interests into harmony, or realize any important good such as justice, freedom, or peace. While its power might be harnessed from time to time, that will serve the interests of some not the interests of all.*
5. *The state is thus an institution through which individuals and groups seek to exercise power (though it is not the only such institution); but it is also an institution that exercises power over individuals and groups.*
6. *The state is, ultimately, an abstraction, for it has no existence as a material object, is not confined to a particular space, and is not embodied in any person or collection of persons.*

If a carpenter were to register a chair he had made. There is the act of registration, then the certificate of registration where two parties have agreed that there is a chair...

The point being that there is a chair and this chair is of material substance.

A legal embodiment by an act of registration where there is nothing of material substance created, is nothing more than a figment of the mind that has agreed to create nothing of material substance.

This very legal agreement is an act of fraud by deception.

The state is, ultimately, an abstraction, for it has no existence as a material object, is not confined to a particular space, and is not embodied in any person or collection of persons.

The State which is a legal embodiment is of no material substance.





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145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

How is it possible that:-

- A legal embodiment by an act of registration which is of no material substance by default, or
- A State, which is of no material substance by default, or
- A corporation, which is of no material substance by default

How is it possible that something of no material substance in fact or which is a fiction of the mind can:-

- Have a life of its own, or
- Claimed to have Authority over another, or
- Can be held responsible, or
- Have a liability, or
- holds property, or
- Have any form of powers or
- Be in any way or have any form of legitimacy in existence, or
- Undertake an act of force.

It is quite clear that, Chandran Kukathas, Department of Government and the London School of Economics, have had great difficulty defining what a state is. Why are we not surprised at this? It is not possible to define or give definition to or to legitimise something which is of no material substance and is a figment of the imagination.

Fraud however has been clearly defined as a criminal act with full knowledge and intent to engage in criminal behaviour for the personal gain of oneself or another, to the expense of another party.

To bring about by an act of force, support of this same fraud and criminal intent is also clearly recognised as act of terrorism.

So it is quite clear and has been confirmed by the Rt. Hon Lord Chief Justice Sir Jack Beatson FBA, who has achieved the highest status within the office of the Judiciary as Lord Chief Justice that.

This Land by the name of England and the (United Kingdom (Private corporation)) which extends to the common wealth is run definitively by terrorists who maintain their status by fraud and deception to the expense of others by acts of force where there is no legitimacy and can be no legitimacy to the fact that a state is a legal embodiment by an act of registration of which there is no material substance to support that fact and

By maintaining that parliament reigns supreme, where the legal definition of Statute which is a "legislative rule given force of law by the consent of the governed" Where there has been no consent of the governed and there is no material evidence that the governed have given their consent to legitimise this claim to supremacy and authority

See Case authority and exhibit (B) Case Authority No WI 05257F . David Ward. V. Warrington Borough Council,

Which by all accounts holds executive status within the STATE. Above that of the legislation and cannot be held accountable to that legislation as the status of the officers is superior to the legislation.

The Facts Are the Facts. This is the material evidence of the FACTS.



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19th Day of January 2015

Supplement 1.



JUDICIARY OF
ENGLAND AND WALES

SPEECH BY THE HON. SIR JACK BEATSON FBA

JUDICIAL INDEPENDENCE AND ACCOUNTABILITY: PRESSURES AND
OPPORTUNITIES

NOTTINGHAM TRENT UNIVERSITY

16 APRIL 2008

Supplement 1.

A quiet constitutional upheaval has been occurring in this country since 1998. That year saw the enactment of the Human Rights Act and the devolution legislation for Scotland, Northern Ireland and to a lesser degree, Wales. These developments have led to new interest in the judiciary. Today, however, I am primarily concerned with events since June 2003 when the government announced the abolition of the office of Lord Chancellor, bringing to an end a position in which a senior member of the Cabinet was also a judge, Head of the Judiciary, and Speaker of the House of Lords. The government also announced the replacement of the Judicial Committee of the House of Lords by a United Kingdom Supreme Court. These events led to the Constitutional Reform Act 2005 (hereafter "CRA") and to the Lord Chief Justice becoming Head of the Judiciary of England and Wales.

The 2003 changes and the new responsibilities given to the Lord Chief Justice necessitated a certain amount of re-examination of the relationship between the judiciary and the two stronger branches of the state --- the executive and the legislature. Moreover, in the atmosphere of reform and change, branded as "modernisation", not all have always remembered the long accepted rules and understandings about what judges can appropriately say and do outside their courts. Others have asked whether the rules and understandings remain justified in modern conditions. The "pressures" to which my title refers arise because of the view of some that judges should be more engaged with the public, the government, and the legislature than they have been in the past. The "Opportunities" arise from

<http://www.judiciary.gov.uk/wp-content/uploads/JCO/Documents/Speeches/beatsonj040608.pdf>



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Page 6 of 16



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145 Slater Street
Warrington
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19th Day of January 2015

<http://philosophy.wisc.edu/hunt/A%20Definition%20of%20the%20State.htm>

Supplement 2

A Definition of the State

Chandran Kukathas

Department of Government

London School of Economics

c.kukathas@lse.ac.uk

Presented at a conference on **Dominations and Powers: The Nature of the State**, University of Wisconsin, Madison, March 29, 2008

1. The problem of defining the state

A state is a form of political association, and political association is itself only one form of human association. Other associations range from clubs to business enterprises to churches. Human beings relate to one another, however, not only in associations but also in other collective arrangements, such as families, neighbourhoods, cities, religions, cultures, societies, and nations. The state is not the only form of political association. Other examples of political associations include townships, counties, provinces, condominiums, territories, confederations, international organizations (such as the UN) and supranational organizations (such as the EU). To define the state is to account for the kind of political association it is, and to describe its relation to other forms of human association, and other kinds of human collectively more generally. This is no easy matter for a number of reasons. First, the state is a form of association with a history, so the entity that is to be described is one that has evolved or developed and, thus, cannot readily be captured in a snapshot. Second, the concept of the state itself has a history, so any invocation of the term will have to deal with the fact that it has been used in subtly different ways. Third, not all the entities that claim to be, or are recognized as, states are the same kinds of entity, since they vary in size, longevity, power, political organization and legitimacy. Fourth, because the state is a political entity, any account of it must deploy normative concepts such as legitimacy that are themselves as contentious as the notion of the state. Although the state is not uniquely difficult to define, these problems need to be acknowledged.

The aim of this paper is to try to offer a definition of the state that is sensitive to these difficulties. More particularly, it seeks to develop an account of the state that is not subject to the problems that beset alternative explanations that have been prominent in political theory. The main points it defends are these. 1) The state should not be viewed as a form of association that subsumes or subordinates all others. 2) The state is not an entity whose interests map closely onto the interests of the groups and individuals that fall under its authority, but has interests of its own. 3) The state



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[WA4 1DW]
19th Day of January 2015

is, to some extent at least, an alien power; though it is of human construction, it is not within human control. 4) The state is not there to secure peoples deepest interests, and it does not serve to unify them, reconcile them with one another, bring their competing interests into harmony, or realize any important good such as justice, freedom, or peace. While its power might be harnessed from time to time, that will serve the interests of some not the interests of all. 5) The state is thus an institution through which individuals and groups seek to exercise power (though it is not the only such institution); but it is also an institution that exercises power over individuals and groups. 6) The state is, ultimately, an abstraction, for it has no existence as a material object, is not confined to a particular space, and is not embodied in any person or collection of persons. The state exists because certain relations obtain between people; but the outcome of these relations is an entity that has a life of its own though it would be a mistake to think of it as entirely autonomous and to define the state is to try to account for the entity that exists through these relations.

The concept of the state

A *state* is a form of *political association* or *polity* that is distinguished by the fact that it is not itself incorporated into any other political associations, though it may incorporate other such associations. The state is thus a supreme *corporate* entity because it is not incorporated into any other entity, even though it might be subordinate to other powers (such as another state or an empire). One state is distinguished from another by its having its own independent structure of political authority, and an attachment to separate physical territories. The state is itself a *political community*, though not all political communities are states. A state is not a *nation*, or a *people*, though it may contain a single nation, parts of different nations, or a number of entire nations. A state arises out of *society*, but it does not contain or subsume society. A state will have a *government*, but the state is not simply a government, for there exist many more governments than there are states. The state is a modern political construction that emerged in early modern Europe, but has been replicated in all other parts of the world. The most important aspect of the state that makes it a distinctive and new form of political association is its most abstract quality: it is a *corporate* entity.

To understand this formulation of the idea of a state we need to understand the meaning of the other terms that have been used to identify it, and to distinguish it from other entities. The state is a *political association*. An association is a collectivity of persons joined for the purpose for carrying out some action or actions. An association thus has the capacity for action or agency, and because it is a collectivity it must therefore also have some structure of *authority* through which one course of action or another can be determined. Since authority is a relation that exists only among agents, an association is a collectivity of agents. Other collectivities of persons, such as classes or crowds or neighbourhoods or categories (like bachelors or smokers or amputees) are not associations, for they do not have the capacity for agency and have no structures of authority to make decisions. A mob is not an association: even though it appears to act, it is no more an agent than is a herd.

On this understanding, *society* is not itself an association, for it is not an agent. It may be made up of or contain a multiplicity of associations and individual agents, but it is not an association or agent. Unless, that is, it is constituted as one by an act or process of incorporation. So, for example, Californian society is not an association, but the state of California is: for while a society is not, a *polity* is an association a *political* association. In pre-civil war America, the southern states were a society, since they amounted to a union of groups and communities living under common laws some of which sharply distinguished it from the North but they did not form a single (political) association until they constituted themselves as the Confederacy. A society is a collectivity of people who belong to different communities or associations that are geographically contiguous. The boundaries of a society are not easy to specify,





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

since the contiguity of societies makes it hard to say why one society has been left and another entered. One way of drawing the distinction would be to say that, since all societies are governed by law, a move from one legal jurisdiction to another is a move from one society to another. But this has to be qualified because law is not always confined by geography, and people moving from one region to another may still be bound by laws from their places of origin or membership. Furthermore, some law deals with relations between people from different jurisdictions. That being true, however, a society could be said to exist when there is some established set of customs or conventions or legal arrangements specifying how laws apply to persons whether they stay put or move from one jurisdiction to another. (Thus there was not much of a society among the different highland peoples of New Guinea when they lived in isolation from one another, though there was a society in Medieval Spain when Jews, Muslims and Christians coexisted under elaborate legal arrangements specifying rights and duties individuals had within their own communities and as outsiders when in others.)

A society is different, however, from a community, which is in turn different from an association. A community is a collectivity of people who share some common interest and who therefore are united by bonds of commitment to that interest. Those bonds may be relatively weak, but they are enough to distinguish communities from mere aggregates or classes of person. However, communities are not agents and thus are not associations: they are marked by shared understandings but not by shared structures of authority. At the core of that shared understanding is an understanding of what issues or matters are of *public* concern to the collectivity and what matters are *private*. Though other theories of community have held that a community depends for its existence on a common locality (Robert McIver) or ties of blood kinship (Ferdinand Tönnies), this account of community allows for the possibility of communities that cross geographical boundaries. Thus, while it makes perfect sense to talk of a village or a neighbourhood as a community, it makes no less sense to talk about, say, the university community, or the scholarly community, or the religious community. One of the important features of a community is the fact that its members draw from it elements that make up their identities though the fact that individuals usually belong to a number of communities means that it is highly unlikely (if not impossible) that an identity would be constituted entirely by membership of one community. For this reason, almost all communities are partial communities rather than all-encompassing or constitutive communities.

An important question, then, is whether there can be such a thing as a political community, and whether the state is such a community. On this account of community, there can be a political community, which is defined as a collectivity of individuals who share an understanding of what is public and what is private within that polity. Whether or not a state is a political community will depend, however, on the nature of the state in question. States that are divided societies are not political communities. Iraq after the second Gulf War, and Sri Lanka since the civil war (and arguably earlier), are not political communities because there is serious disagreement over what comprises the public. Arguably, Belgium is no longer a political community, though it remains a state.

Now, there is one philosopher who has denied that a political society or a state or at least, a well-ordered democratic society can be a community. According to John Rawls, such a society is neither an association nor a community. A community, he argues, is a society governed by a shared comprehensive, religious, philosophical, or moral doctrine. [1] Once we recognize the fact of pluralism, Rawls maintains, we must abandon hope of political community unless

[1] Rawls, *Political Liberalism* (New York: Columbia University Press, second ed.1996), 42.





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

we are prepared to countenance the oppressive use of state power to secure it.^{2[2]} However, this view rests on a very narrow understanding of community as a collectivity united in affirming the same comprehensive doctrine. It would make it impossible to recognize as communities a range of collectivities commonly regarded as communities, including neighbourhoods and townships. While some common understanding is undoubtedly necessary, it is too much to ask that communities share as much as a comprehensive doctrine. On a broader understanding of community, a state can be a political community. However, it should be noted that on this account political community is a much less substantial thing than many might argue. It is no more than a partial community, being only one of many possible communities to which individuals might belong.

Though a state may be a political community, it need not be. Yet it must always be an association: a collectivity with a structure of authority and a capacity for agency. What usually gives expression to that capacity is the state's *government*. Government and the state are not however, the same thing. States can exist without governments and frequently exist with many governments. Not all governments have states. Australia, for example, has one federal government, six state governments, two territorial governments, and numerous local governments. The United States, Canada, Germany, Malaysia and India are just a few of the many countries with many governments. States that have, for at least a time, operated without governments (or at least a central government) include Somalia from 1991 to 2000 (de facto, 2002), Iraq from 2003 to 2004, and Japan from 1945 to 1952 (when the post war Allied occupation came to an end). Many governments are clearly governments of units within federal states. But there can also be governments where there are no states: the Palestinian Authority is one example.

Government is an institution whose existence precedes that of the state. A government is a person or group of persons who rule or administer (or govern) a political community or a state. For government to come into being there must exist a public. Ruling within a household is not government. Government exists when people accept (willingly or not) the authority of some person or persons to address matters of public concern: the provision of non-excludable good, the administration of justice, and defence against external enemies being typical examples of such matters. Until the emergence of the state, however, government did not attend to the interests of a corporate entity but administered the affairs of less clearly defined or demarcated publics. With the advent of the state, however, government became the established administrative element of a corporate entity.

The question now is: what does it mean to say that a state is a corporate entity? The state is a corporation in the way that a people or a public cannot be. It is a corporation because it is, in effect and in fact, a legal person. As a legal person a corporation not only has the capacity to act but also a liability to be held responsible. Furthermore, a corporation is able to hold property. This is true for incorporated commercial enterprises, for institutions like universities and churches, and for the state. A corporation cannot exist without the natural persons who comprise it and there must be more than one, for a single individual cannot be a corporation. But the corporation is also a person separate from the persons who comprise it. Thus a public company has an existence because of its shareholders, its agents and their employees, but its rights and duties, powers and liabilities, are not reducible to, or definable in terms of, those of such natural persons. A church or a university has an existence because of the officers who run them and the members who give them their point, but the property of such an entity does not belong to any of these individuals. The state is a corporation in the same way that these other entities are: it is a legal person with rights and

^{2[2]} Ibid., 146n.





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

duties, powers and liabilities, and holds property that accrues to no other agents than itself. The question in political theory has always been not whether such an entity can come into existence (since it plainly has) but how it does so. This is, in a part, a question of whether its existence is legitimate.

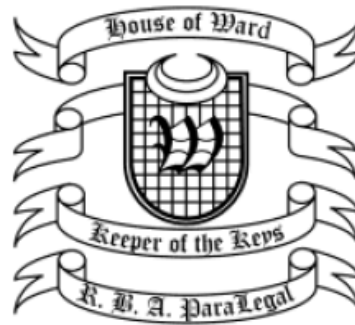
The state is not, however, the only possible political corporation. Provinces, counties, townships, and districts, as well as condominiums (such as Andorra), some international organizations, and supranational organizations are also political corporations but not states. A state is a supreme form of political corporation because it is able to incorporate within its structure of authority other political corporations (such as provinces and townships) but is not subject to incorporation by others (such as supranational organizations). Political corporations the state is unable to incorporate are themselves therefore states. Any state incorporated by any other political corporation thereby ceases to be a state. By this account, prior to the American Civil War, the various states of the Union were not provinces of the United States but fully independent states. After the war, to the extent that the war established that no state could properly secede or cease to be incorporated into the one national state, the United States became a fully independent state and not a supranational organization.

The significance of the capacity for political corporations to hold property ought to be noted. Of critical importance is the fact that this property does not accrue to individual persons. Revenues raised by such corporations by the levying of taxes, or the imposition of tariffs or licensing fees, or by any other means, become the property of the corporation not of particular governments, or officials, or monarchs, or any other natural person who is able to exercise authority in the name of the corporation. The political corporation, being an abstract entity, cannot enjoy the use of its property only redistribute it among the agents through whom it exercises power and among others whom those agents are able, or obliged, to favour. The state is not the only political corporation capable of raising revenue and acquiring property, though it will generally be the most voracious in its appetite.

One question that arises is whether the best way to describe the state is as a sovereign power. The answer depends on how one understands sovereignty. If sovereignty means supreme authority within a territory (Philpott SEP 2003), it is not clear that sovereignty captures the nature of all states. In the United States, the American state incorporates the 50 states of the union, so those states are not at liberty to withdraw from the union. However, authority of the various states and state governments does limit the authority of the American state, which is unable to act unilaterally on a range of issues. To take just one example, it cannot amend the Constitution without the agreement of two-thirds of the states. Indeed many national states find themselves constrained not just because they exist as federated polities but because their membership of other organizations and associations, as well as their treaty commitments, limit what they can legally do within their own territorial boundaries. Sovereignty could, on the other hand, be taken to be a matter of degree; but this would suggest that it is of limited use in capturing the nature of states and distinguishing them from other political corporations.

One aspect of being a state that is sometimes considered best identified by the concept of sovereignty is its territoriality. People belong to a state by virtue of their residence within borders, and states, it is argued, exercise authority over those within its geographical bounds. While it is important to recognize that states must possess territory in order to exist, they are not unique in having geographical extension. Provinces, townships, and supranational entities such as the EU, are also defined by their territories. Moreover, residence within certain borders does not make people members of that state any more than it removes them from the authority of another under whose passport they might travel. Nor is the states capacity to control the movement of people within or across its territory essential to its being





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

a state, for many states have relinquished that right to some degree by membership of other associations. Citizens of the EU have the right to travel to and reside in other member states. To exist, states must have territory; but not entire control over such territory. Webers well-known definition of the state as a body having a monopoly on the legitimate use of physical force in a given territory is also inadequate. The extent of a states control, including its control of the means of using violence, varies considerably with the state, not only legally but also in fact.

Though they are supreme corporate entities, states do not always exist in isolation, and usually stand in some relation to other forms of political association beyond their territorial borders. States may belong to *international organizations* such as the United Nations or alliances such as NATO. They may be a part of *supranational associations* that are loosely integrated defence and trading blocs (such as ASEAN) or more substantially integrated governmental associations (such as the EU). They might be members of *international regimes*, such as the International Refugee Convention, as a result of agreements they have entered into. States might also be parts of *empires*, or operate under the *sphere of influence* of another more powerful state. States might exist as *associated states* as was the case with the Philippines, which was from 1935-46 the first associated state of the United States. The Filipino state was responsible for domestic affairs, but the US handled foreign and military matters. Even today, though in different circumstances, the foreign relations of a number of states are handled by other states Spain and France are responsible for Andorra, the Switzerland for Liechtenstein, France for Monaco, and India for Bhutan. States can also bear responsibility for territories with the right to become states but which have not yet (and may never) become states. Puerto Rico, for example, is an *unincorporated territory* of the United States, whose residents are un-enfranchised American citizens, enjoying limited social security benefits, but not subject to Federal income tax; it is unlikely to become an independent state.

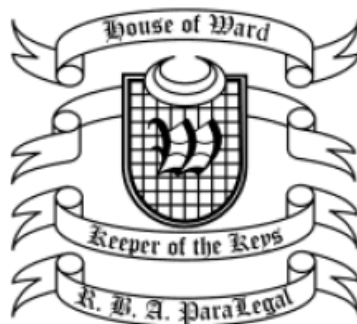
The state is, in the end, only one form of political association. Indeed, the range of different forms of political association and government even in recent history is astonishing. The reason for paying the state as much attention as it is given is that it is, in spite of the variety of other political forms, the most significant type of human collectively at work in the world today.

A theory of the state

According to Martin Van Creveld, the state emerged because of the limitations of the innumerable forms of political organization that existed before it.^{3[3]} The crucial innovation that made for development of the state was the idea of the corporation as a legal person, and thus of the state as a legal person. In enabled the emergence of a political entity whose existence was not tied to the existence of particular persons such as chiefs, lords and kings or particular groups such as clans, tribes, and dynasties. The state was an entity that was more durable. Whether or not this advantage was what caused the state to emerge, it seems clear enough that such an entity did come into being. The modern state represents a different form of governance than was found under European feudalism, or in the Roman Empire, or in the Greek city-states.

^{3[3]} Van Creveld, *The Rise and Decline of the State* (Cambridge: Cambridge University Press, 1999), 52-8.





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

Having accounted for the concept of the state, however, we now need to consider what kind of theory of the state might best account for the nature of this entity. Ever since the state came into existence, political philosophers have been preoccupied with the problem of giving an account of its moral standing. To be sure, philosophers had always asked why individuals should obey the law, or what, if anything, could justify rebellion against a king or prince. But the emergence of the state gave rise to a host of new theories that have tried to explain what relationship people could have, not to particular persons or groups of persons with power or authority over them, but to a different kind of entity.

To explain the emergence of the state in Europe from the 13th to the 19th centuries would require an account of many things, from the decline of the power of the church against kingdoms and principalities to the development of new political power structures with the transformation and eventual disappearance of the Holy Roman Empire; from the disappearance of towns and city-states, and extended associations like the Hanseatic League, to the rise of movements of national unification. Attempts by theorists to describe the state that was emerging are as much a part of the history of the state as are the political changes and legal innovations. Bodin, Hobbes, Spinoza, Locke, Montequieu, Hume, Rousseau, Madison, Kant, Bentham, Mill, Hegel, Tocqueville, and Marx were among the most insightful thinkers to offer theories of the state during the course of its emergence, though theorizing went on well into the 20th century in the thought of Max Weber, the English pluralists, various American democratic theorists, and Michael Oakeshott. They offered theories of the state in the sense that they tried to explain what it was that gave the state its point: how it was that the existence of the state made sense. To some, this meant also justifying the state, though for the most part this was not the central philosophical concern. (Normative theory, so called, is probably a relatively recent invention.)

The question, however, remains: what theory best accounts for the state? Since there is time and space only for some suggestions rather than for a full-scale defence of a new theory of the state, I shall come to the point. The theorist who gives us the best theory of the state we have so far is Hume, and any advance we might make should build on Hume's insights. To appreciate what Hume has to offer, we should consider briefly what the main alternatives are, before turning again to Hume.

We might usefully do this by posing the question in a way that Hume would have appreciated: what interest does the state serve? Among the first answers to be offered was that presented, with different reasoning, by Bodin and Hobbes: the interest of everyone in peace or stability or *order*. Each developed this answer in politically similar circumstances: religious wars that reflected the declining power of a church trying to hold on to political influence. Both thinkers defended conceptions of the state as absolutist (or at least highly authoritarian) to make clear that the point of the state was to preserve order in the face of challenges to the peace posed by the Church or by proponents of group rights such as the Monarchomachs. The state was best understood as the realm of order, to be contrasted with the state of war signified by its absence and threatened by its dereliction. Crucially, for both thinkers, the state had to be conceived as a single sovereign entity, whose powers were not divided or to be shared either by different branches of government or by different elements in a mixed constitution. Among the problems with this view is that it is not clear that the state is needed to secure order, nor plausible to think that divided government is impossible. The conception of the state as condition in which order is possible looks unlikely not only because the state may sometimes act in ways that are destructive of order (and even self-destructive) but also because order has existed without states. Indeed, one of the problems for Hobbes' social theory in particular is explaining how the state could come into being if it really is the result of agreement voluntarily to transfer power to a corporate agent since the state of war is not conducive to





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

making or keeping agreements. It does not look as if the point of the state is to serve our interest in order even if that were our sole or primary interest.

Another view of the point of the state is that it serves our interest in freedom. Two theories of this kind were offered by Rousseau and Kant. In Rousseau's account, the emergence of society brings with it the loss of a kind of freedom as natural man is transformed into a social being ruled directly and indirectly by others. The recovery of this freedom is not entirely possible, but freedom of a kind is possible in the state, which is the embodiment of the general will. Living in such a state we can be free as beings who are, ultimately, subject not to others but to laws we give ourselves. Drawing inspiration from Rousseau's conception of freedom, Kant presents a slightly different contractarian story, but one with a similarly happy ending. The antithesis of the state is the state of nature, which is a state of lawless freedom. In that condition, all are morally obliged to contract with one another to leave that state to enter a juridical realm in which freedom is regulated by justice so that the freedom each can be compatible with the freedom of all. The state serves our interest in freedom by first serving our interest in justice. If Hobbes thought that whatever the state decreed was, *eo ipso*, just, Kant held that justice presupposed the existence of the state. What's difficult to see in Kant's account is why there is any obligation for everyone in the state of nature to enter a single juridical realm, rather than simply to agree to abide by the requirements of morality or form different ethical communities. Why should freedom require the creation of a single juridical order? It is no less difficult to see why the state might solve the problem of freedom in Rousseau's account. If, in reality, there is a conflict between different interests, and some can prevail only at the expense of others, it seems no better than a cover-up to suggest that all interests are served equally well since all are free when governed by laws that reflect the general will. If this is the case, the state serves our interest in freedom only by feeding us the illusion that we are free when in fact we are subordinated to others.

Hegel also thinks that our deepest interest is in freedom, but for him it can only be fully enjoyed when we live in a community in which the exercise of that freedom reflects not simply the capacity of particular wills to secure their particular interest but the existence of an ethical life in which conflicts of interest are properly mediated and reconciled. The institution that achieves this is the state, which takes us out of the realm of particularity into the realm of concrete universality: a realm in which freedom is given full expression because, for the first time, people are able to relate to one another as individuals. This is possible because the state brings into existence something that eluded people in society before the state came into being: a form of ethical life in which, at last, people can feel at home in the world.

The most serious challenge to Hegel's view is that offered by Marx. The state might appear to be the structure within which conflicts of interest were overcome as government by the universal class. Hegel's state bureaucracy acted to serve only the universal interest, but in reality the state did no more than masquerade as the defender of the universal interest. The very existence of the state, Marx argued, was evidence that particularity had not been eliminated, and discrete interests remained in destructive competition with one another. More specifically, this conflict remained manifest in the class divisions in society, and the state could never amount to more than a vehicle for the interests of the ruling class. Freedom would be achieved not when the state was fulfilled but when it was superseded.

What is present in Marx but missing in the previously criticized theories is a keen sense that the state might not so much serve human interests in general as serve particular interests that have managed to capture it for their own purposes. This is why, for Marx, social transformation requires, first, the capture by the working class of the apparatus of the state. The cause of human freedom would be served, however, only when the conditions that made the state





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

inevitable were overcome: scarcity and the division of labour, which brought with them alienation, competition and class conflict.

What is most persuasive in Marx's analysis is his account of the state as an institution that embodies the conflict of interest found in the world rather than as one that reconciles competing interests. What is less convincing, however, is the expectation that particular interests will one day be eradicated. What is missing is any sense that the state itself has its own interests, as well as being the site through which a diverse range of interests compete to secure their own advantage. To gain an appreciation of these dimensions of the state, we need to turn, at least initially, to Hume.

Hume's theory of the state does not appear conveniently in any one part of his political writings, which address a variety of issues but not this one directly. His analysis is to be found in part in his *Treatise*, in an even smaller part of his second *Enquiry*, in his *Essays*, and in his multi-volume *History of England*. What can be gleaned from these writings is Hume's view of the state as an entity that emerged in history, in part because the logic of the human condition demanded it, in part because the nature of strategic interactions between individuals made it probable, and finally because accidents of history pushed the process in one way or another.

The first step in Hume's analysis is to explain how society is possible, given that the facts of human moral psychology suggest cooperation is unprofitable. The answer is that repeated interactions reveal to individuals the advantage of cooperating with potential future cooperators and out of this understanding conventions are born. The emergence of society means the simultaneous emergence therefore of two other institutions without which the idea of society is meaningless: justice and property. Society, justice and property co-exist, for no one of them can have any meaning without the other two. What these institutions serve are human interests' in prospering in a world of moderate scarcity. Interest accounts for the emergence of other institutions, such as law, and government, though in these cases there is an element of contingency. Government arises because war as eminent soldiers come to command authority among their men and then extent that authority to their groups more broadly. Law develops in part as custom becomes entrenched and is then further established when authorities in power formalize it, and judges and magistrates regularize it by setting the power of precedent. In the course of time, people become attached to the laws, and even more attached to particular authorities, both of which come to acquire lives of their own. A sense of allegiance is born.

Of crucial importance in Hume's social theory is his understanding of human institutions as capable of having lives of their own. They come into the world without human design, and they develop not at the whim of any individual or by the wish of any collective. Law, once in place, is a hardy plant that will survive even if abused or neglected. Government, once in place, will evolve as it responds to the interests than shape and try to control it. The entire edifice of society will reflect not any collective purpose or intention but the interplay of interests that contend for pre-eminence. The state, in this analysis, is not the construction of human reason rooted in individual consent to a political settlement; nor a product of the decrees of divine providence, even if the construction appears ever so perfect. It is simply the residue of what might (anachronistically) be called a Darwinian struggle. What survives is what is most fit to do so.

The state in this story is the product of chance: it is nothing more than the way political interests have settled for now the question of how power should be allocated and exercised. It would be a mistake to think that they could do this simply as they pleased, as if on a whim. The facts of human psychology and the logic of strategic relations will





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
19th Day of January 2015

constrain action, just as will the prevailing balance of power. But chance events can bring about dramatic and unexpected changes.

The important thing, however, is that for Hume the state cannot be accounted for by referring to any deeper moral interest that humans have be that in justice, or freedom, or reconciliation with their fellows. The state, like all institutions, is a evolutionary product. Evolution has no purpose, no end, and no prospect of being controlled.

Hume's theory of the state is, in the end, born of a deeply pluralistic outlook. Hume was very much alive to the fact of human diversity of customs, laws, and political systems. He was also very much aware of the extent to which human society was marked by conflicts among contending interests. The human condition was always going to be one of interest conflict, and this condition was capable of palliation but resistant to cure. All human institutions had to be understood as the outcome of conflict and efforts at palliation, but not as resolutions of anything. If there are two general tendencies we might observe, Hume suggests, they are the tendency to authority and the tendency to liberty. Both elements are there at the heart of the human predicament: authority is needed to make society possible, and liberty to make it perfect. But there is no particular balance to be struck, for every point on the scale is a possible equilibrium point, each with its own advantages and disadvantages. To understand the state is to recognize that we are in this predicament and that there is no final resolution.

Hume's theory of the state, as I have presented, in some ways recalls the theory offered by Michael Oakeshott, which presents the modern European state as shifting uneasily between two competing tendencies. One tendency is towards what he called society as an enterprise association: a conception of the role of the state as having a purposive character, its purpose being to achieve some particular goal or goals such as producing more economic growth and raising levels of happiness. The other tendency is towards the idea of society as a civil association: a conception of the state as having not particular purpose beyond making possible its members pursuit of their own separate ends. The states historical character is of an institution that has oscillated between these two tendencies, never at any time being of either one kind or the other. Hume's theory of the state shares with Oakeshott's account this unwillingness to set down in definitive or snapshot form a picture or description of something that embodies important contradictions. Even if it seems not particularly satisfying, I suspect it's about as satisfying a portrait of the state as we can hope to get.

<http://philosophy.wisc.edu/hunt/A%20Definition%20of%20the%20State.htm>



BDW D 'The COMPANIES ACT 2006'



House of Ward
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26th Day of January 2015

Exhibit (D)

The Companies Act 2006

“44 Execution of documents.

26th Day of January 2015





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Warrington
[WA4 1DW]
26th Day of January 2015

The Companies Act 2006

“44 Execution of documents.

(1) Under the law of England and Wales or Northern Ireland a document is executed by a company—(a) by the affixing of its common seal, or (b) by signature in accordance with the following provisions. (2) A document is validly executed by a company if it is signed on behalf of the company— (a) by two authorised signatories, or (b) by a director of the company in the presence of a witness who attests the signature. (4) A document signed in accordance with subsection (2) and expressed in whatever words, to be executed by the company, has the same effect as if executed under the common seal of the company.”

The legal effect of the statute is that documents and deeds must be signed on behalf of the company by a director in the presence of a witness, or by two authorised signatories. Without adherence to these provisions no mortgage contracts can be considered duly executed by a company and their terms are therefore legally unenforceable, as was clearly implied when the Court of Appeal endorsed the view of Lewison J in the case of Williams v Redcard Ltd [2011]:

“For a document to be executed by a company, it must either bear the company’s seal, or it must comply with s.44 (4) in order to take effect as if it had been executed under seal. Subsection (4) requires that the document must not only be made on behalf of the company by complying with one of the two alternative requirements for signature in s.44 (2): it must also be “expressed, in whatever words, to be executed by the company. That means that the document must purport to have been signed by persons held out as authorised signatories and held out to be signing on the company’s behalf. It must be apparent from the face of the document that the people signing it are doing something more than signing it on the company’s behalf. It must be apparent that they are signing it on the company’s behalf in such a way that the document is to be treated as having been executed “by” the company for the purposes of subsection (4), and not merely by an agent “for” the company.”

In addition to this. A company which is by default of no material substance cannot commit a crime. However. The Directors and the secretary of a company are liable for any fraudulent or criminal activities of that company.

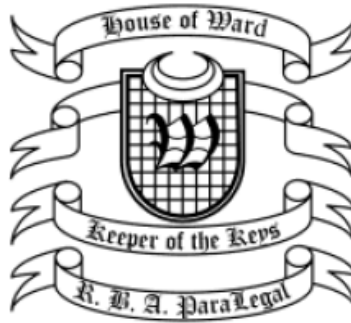
Without ill will or vexation.

For and on behalf of the Principal legal embodiment by the title of MR DAVID WARD.
For and on behalf of the attorney General of the House of Ward
For and on behalf of Baron David of the House of Ward.



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BDW E 'The INSANITY of TAX'



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21st Day of January 2015

Exhibit (E)

The Insanity of Tax On and for the record





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Warrington
[WA4 1DW]
21st Day of January 2015

There is a loaf of bread on Morrison's Shelf.

There is a loaf of bread on Morrison's shelf. But it didn't just appear there by magic, the loaf of bread started its journey on John the farmers' farm.

Whoops, hang on a minute,

John the farmer pays council tax on his hard standing and that council tax is added to the cost of the loaf of bread.

So John the farmer rises early in the morning to plough the field and plant some grain.

Just hold it right there.

In the tractor there is red diesel fuel and that fuel carries a fuel duty of 36% plus the vat on the duty, plus the vat on the diesel and all that tax goes to the cost of the loaf of bread.

So now John has ploughed the field to plant the grain but the grain is not in the ground yet, the grain has to be sowed.

So John the farmer fires up the tractor again to sow the grain.

Just hang on.

In the tractor there is red diesel fuel and that fuel carries a fuel duty of 36% plus the vat on the duty plus the vat on the diesel and all that tax goes to the cost of the loaf of bread.

Now the grain is sowed and is in the ground and John the farmer has to wait three or six months whilst the grain grows and is ready for harvesting.

Wight a minute,

John the farmer pays council tax on his hard standing and that council tax is added to the cost of the loaf of bread.

So now it is time for harvesting, John the farmer fires up the big, monster combine harvester and harvests the field.

Woes stop. In the combine harvester there is red diesel fuel and that fuel carries a fuel duty of 36% plus the vat on the duty plus the vat on the diesel and all that tax goes to the cost of the loaf of bread.

Now John the farmer has a big pile of hay and a whole pile of grain, so John the farmer calls up Bob the haulage truck driver to carry the grain to the grain storage silo.

Stop the bus right there.

Bob haulage truck driver drives a truck on the road, now this has white diesel fuel in the tank and white diesel fuel carries a duty of 80% plus the vat on the duty plus the vat on the diesel and all that tax goes to the cost of the loaf of bread. Also Bob haulage truck driver pays road tax to drive on the road, also Bob haulage truck driver lives in a house and pays council tax and all that tax goes to the cost of the loaf of bread.

It gets better the grain has now been delivered to the grain storage silo. Stop. The grain storage silo company pays commercial council tax and all the employees of that company live in houses and they all pay domestic council tax and all that tax is added to the cost of the loaf of bread.

Are we beginning to see a trend here? So the grain sits in the storage silo until it is called upon by the flour mill.

Just hang on. That's even more commercial council tax and all that tax is added to the cost of the loaf of bread.





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
21st Day of January 2015

That's absolutely correct the tax man just loves the tax.

So the flour mill calls up Bob the haulage truck driver to carry the grain to the flower mill.

Stop, my ears are bleeding and my brain hurts.

No Pain no gain knowing the truth is a painful experience and if you can't stand the pain go back to sleep and keep paying the tax.

Are you insane?

Aren't we all, we have been doing this insanity for donkey's years, now shut up and take it.

Nooooo.

Bob the haulage truck driver drives a truck on the road, now this has white diesel fuel in the tank and whit diesel fuel carries a duty of 80% plus the vat on the duty plus the vat on the diesel and all that tax goes to the cost of the loaf of bread. Also Bob haulage truck driver pays road tax to drive on the road, also Bob haulage truck driver pays lives in a house and pays council tax and all that tax goes to the cost of the loaf of bread. Why, why, Why.

Shut up and take it.

OMG No.

Now the grain is at the flower mill.

Stop plies no, I can't take any more.

Shut up and take it, take it,

take it,

take the pain what doesn't kill you will only make you stronger.

The flower mill company pays commercial council tax and all the employees of that company live in houses and they all pay domestic council tax and all that tax is added to the cost of the loaf of bread. Whimper!

Somebody has to pay the tax man now take it.

Having made the grain into flower now the flower is ready to go to another storage depot. St-- Suck it up!! The flower mill calls Bob the haulage truck driver to carry the flower to the storage depot.

Bob the haulage truck driver drives a truck on the road, now this has white diesel fuel in the tank and whit diesel fuel carries a duty of 80% plus the vat on the duty plus the vat on the diesel and all that tax goes to the cost of the loaf of bread. Also Bob haulage truck driver pays road tax to drive on the road, also Bob haulage truck driver lives in a house and pays council tax and all that tax goes to the cost of the loaf of bread.

The storage depot company pays commercial council tax and all the employees of that company live in houses and they all pay domestic council tax and all that tax is added to the cost of the loaf of bread. Do you have a gun?

Somewhere:

Now the bakery has an order for some bread so they call Bob to collect the flower from the storage depot and take it to the bakery.

Not saying anything anymore. Bob the haulage truck driver drives a truck on the road, now this has white diesel fuel in the tank and whit diesel fuel carries a duty of 80% plus the vat on the duty plus the vat on the diesel and all that tax goes to the cost of the loaf of bread. Also Bob haulage truck driver pays road tax to drive on the road, also Bob haulage truck driver pays lives in a house and pays council tax and all that tax goes to the cost of the loaf of bread.

The bakery company pays commercial council tax and all the employees of that company live in houses and they all pay domestic council tax and all that tax is added to the cost of the loaf of bread.





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
21st Day of January 2015

Can I find that gun?

No, you're not allowed a gun it's against legislation, besides you might just use it to shoot the tax man, and we can't have that now: can we?

Silence:-

So the bakery calls up Bob to take the bread to Morrison's.

Silence:

Bob the haulage truck driver drives a truck on the road, now this has white diesel fuel in the tank and white diesel fuel carries a duty of 80% plus the vat on the duty plus the vat on the diesel and all that tax goes to the cost of the loaf of bread. Also Bob haulage truck driver pays road tax to drive on the road, also Bob haulage truck driver lives in a house and pays council tax and all that tax goes to the cost of the loaf of bread.

Morrison's is a company that pays commercial council tax and all the employees of that company live in houses and they all pay domestic council tax and all that tax is added to the cost of the loaf of bread.

What you looking for in that draw?

Nothing:-

Where you going?

There's a peaceful occupy Downing Street on today I thought I would keep them company:

What's that in your pocket?

Nothing:

Well don't be too long, you have work to do so you can keep paying the tax man: And when you get old you're going to need plenty of money to spend on the grandkids, things like mobile phones and Xbox's and computer games: **The door closes.**

Now the first question is how much is the tax on a loaf of bread when it is still on the shelf? The tax man has already had more than he should. He does not care if it is sold or it goes stale. It does not matter who pays for the bread whether the purchaser is employed or unemployed it's all the same to the tax man. So how much is the tax value on a loaf of bread on Morrison's shelf?

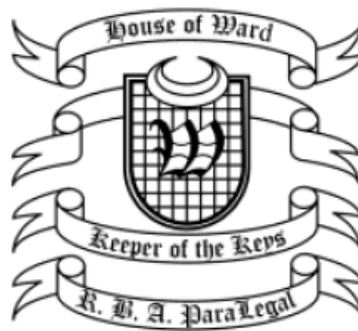
If all the tax was removed from the loaf of bread just leaving the cost of each loaf inclusive of all the growing, manufacture and transport costs, even allowing for some profit for all the processes involved how much would it cost? The answer to that question will astonish you. These calculations have been made by two chartered accountants burning the midnight oil and plenty of coffee. Coffee, cool: Here's the answer.

85% of the cost of the loaf of bread is nothing but TAX: This means that if a loaf of bread costs £1 then the price on the shelf should be 15p. Ouch! Isn't that amazing? Now take this example and apply it across the board. From a lollipop to a colour TV, to the tarmac on the road, to the cost of a house or a car.

A £20K car would now be say £3K. Doesn't that sound good, a £100K house would cost £15K. This is an economically valid example. Let it sink in for a while. -----

There's more. We pay 24% of our income out of our gross earning to the NHS. I know if you are employed you only pay 8% but your boss pays 16% and who do you think earns that 16%? You do, you pay your part of your boss's 24% as well. Now the NHS pays for a lot of things such as Hospitals and staff and medication and ambulances and unemployment from the department of works and pensions. And I hear the words "so what" well all that money is spent and the taxman rakes back in 85% of it: That's





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
21st Day of January 2015

85% that will never return to the NHS. Now you can also say that our tax is necessary because it pays for the police and the schools and the bin men and the park keeper and fire brigade: Well this is also true but as that money is spent the taxman rakes back in 85%. Now the question is when do you get the value of that money? And the answer is never: Never, ever, ever and if you can find it then let me know.

There's more. This means that the only money you get to keep is the 15%. Oh s---t yes. That 15% pays for everything ells, your home and furnishings, the car, the holiday, the food, on and on. Yes you live your life on 15% and that is a fact, oh yes and some credit cards. Now that is a very sobering thought. This is exactly the reason why we are all broke. So what is it that the tax man does that makes him worth so much of your life energy???? Anybody please let me know.

There's more. The opposite side of the coin! The cost of a £100K house is £15K you could save up for that in say 5 years on minimum wage and buy the house cash with no mortgage. Having a mortgage means you pay for three houses and only get to keep one. So you would save the cost of two houses, that's money back in your pocket that the bank will never see. Minimum wage would be equal to current day without paying tax say £50 per hour. You could buy your car cash, no loan. We would be a cash rich nation in no time at all and the banks would just be a service to move our cash around as usual. There would be no national debt. We would have roads that do not wreck our cars. Let the mind wonder. And don't forget that all tax is illegal, it contravenes the bills of exchange act and is an act of fraud without the consent of the governed, and the consent of the governed is not a presentable fact.

So the last observation is this. We pay all this tax for the Fireman and the policeman and everybody else who gets paid from the public purse. But all those paid from the public purse also pay tax to the tune of 85%. **How insane is that?...**

It is no wonder that this country is commercially ruined and cannot compete in the world market place. That is just bad business management. I blame Parliament. This country is not economically viable. Fubar'ed beyond all recognition.

What's wrong with the world?

What is wrong with the world and what can we do about it?

Lots and lots

Without ill will or vexation.

For and on behalf of the Principal legal embodiment by the title of MR DAVID WARD.
For and on behalf of the attorney General of the House of Ward
For and on behalf of Baron David of the House of Ward.



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BDW F 'NOBODY GETS PAID'



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[WA4 1DW]
21st Day of January 2015

Exhibit (F)

No Body Gets Paid

On and for the record





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Warrington
[WA4 1DW]
21st Day of January 2015

No Body gets paid and nobody pays for anything ever.

The Facts

What does this mean? What happened and when did this happen and what is the outcome?

This is becoming more and more difficult to validate from reputable source as much of that which was available has been removed from the public record. It is however a well known fact that the victors rewrite the public record to suit their needs. It has also been noted that where there is something to hide then hidden it will be. There is however still a great deal of information still available. One such resource is this. <http://mises.org/library/gold-standard-and-its-future> Published by, E. P. DUTTON & CO., INC. By All accounts this is the work of a young London University economist.

A commentary on the book made by [T.E. Gregory](#)

"Between 1919 and 1925 a co-operative and successful effort was made to replace the monetary systems of the world upon a firm foundation, and the international gold standard was thereby restored. In the last few years a variety of circumstances have combined to imperil this work of restoration. The collapse of the gold standard in a number of raw material producing countries in the course of 1930 was followed by the suspension of the gold standard in a number of European countries in 1931. The most important country to be driven off was Great Britain, which had reverted to gold after the War by the Gold Standard Act of April 1925. The Gold Standard (Amendment) Act, passed on September 25th 1931, by suspending the gold standard in this country, led not only to suspension by the Scandinavian countries and by Finland, but also to suspension in Ireland and India. Other countries followed, including Japan and the U.S.A"

Followed by the usual disclaimer:-

"Note: The views expressed on Mises.org are not necessarily those of the Mises Institute."

We find it very strange how these days that there is always a disclaimer and nobody stands by their words.

It is very strange that there is no record of this The Gold Standard Amendment Act 1931 at the legislation.gov.uk website. I wonder why?

Google brings up 36,600 results but nothing on the legislation.gov.uk web..... Very strange that?

So was the gold standard Act abolished and is there other evidence to support this?

Well for the older ones of us there is the living memory. People used to get paid with gold sovereigns and silver coins. Imagine that!!! People used to get paid with real money!!! How absurd. Back in the day and for thousands of years merchants used to use real gold and silver coins to trade. Back in the day the Merchants would make use of the gold smith's safe to keep their money safe in exchange for a cashier note to the value of what was deposited in the gold smiths safe.

So what happened?

Fractional lending happened were it was legalised by the government by agreement that the Banks could lend more money in the form of Bank notes than the Bank had sufficient gold or money to support. A bank note is not money. A Bank note has never been money but a note supported by the money on deposit in the Bank (The gold and the silver) This is also licence fraud legalised by





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
21st Day of January 2015

agreement. Fraud is still fraud legalised or not. Fraud by agreement is still fraud. The Banks do not have enough money on deposit to support the notes in circulation.

At some point in the 1800's the Banks claimed the gold/silver as there would never be enough money to pay back all the debt that the Banks had created by licensed agreement with the government.

The facts are this. A Bank note is not money and never has been but only a note or a record of something of value. As long as there was a gold standard Act then the Bank note would be something of perceived value as it would have a relationship with something of value on deposit in the form of gold or silver.

What if there was no gold or silver to give the Bank note some value? What then? What then is the value of a Bank note? If there is no Gold standard Act and there is no money that the Bank note represents then what is the value of the Bank note?

If there is no money to support the Bank note then the Bank note is nothing more than a piece of paper with marks on it of no value. It would be Monopoly Money. How can we show this to be factual? Simple...

Take some Bank notes to the Bank of England, walk up to the cashier and demand the money that the Bank of England promises to pay on demand. How easy is that?? Don't be too surprised when the cashier looks at you strange and if you become insistent then the Bank security will be summoned to remove you from the premises for disturbing the peace. How much proof do you need?

What else do we have as evidence? Well there is the Bills of Exchange Act of 1882. Why was there no Bills of exchange Act before 1882? Did we not need any Bills of exchange Act before 1882?? Why is this date significant??

Could this be because the government went into the 11th chapter of insolvency prior to 1882 due to the fractional lending fraud?

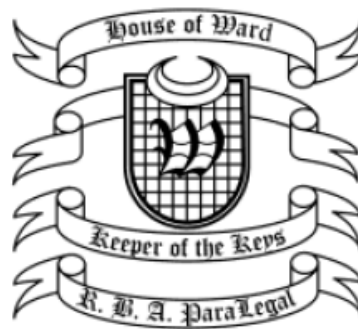
How about you take out a loan and then ask the Bank to provide the source of the funds dating back by three accounts and be compliant with The Money Laundering Regulations 2007. Don't hold your breath waiting for a response. The Bank cannot provide the historic record of the source of the funds.

What really happens when you enter a retail outlet and purchase some goods with Bank of England Promissory notes? You then approach the **cashier** and make an **offer** of payment, which is a piece of paper from the bank of England where there is a promise to pay but no actual payment takes place. It is not possible to pay for anything without money. A Bank Note is not money.

The cashier then gives you a receipt for the offer of payment. So in effect pieces of paper have changed hands both with words and numbers on them. This complies with the Bills of Exchange act 1882 as two pieces of paper to the same perceived value has changed hands. But when did you ever return to the retail outlet and PAY for the Goods with money??

When did you ever pay for anything with real money?? A Bank Note has never been money. There is no monetary system. The economics is based upon confidence and belief in a monetary system where there is no money. Can somebody let me know where I can buy 20 pounds of confidence or 20 pounds of belief?





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
21st Day of January 2015

Confidence and belief is of no material substance. Confidence and belief is a figment of the imagination.

We continue to use these words Money and Pay, without ever thinking of the actual meaning of the words. How can there be economics without money? Commerce is a scam. How is it possible for there to be Debt when there is no money? Every contractual obligation you have ever entered into is void by default because there has never been full disclosure by the parties.

You work for pay but you never get paid. There is no money to pay you with, just Bank notes that make promises that can never be kept. Even when there was real money in the form of gold and silver coins the weight of the silver coins adding up to 1 pound never ever weighed 1 pound (lb) Back in the day when there was 10s coins, two of them never weighed 1lb (1 pound) it never happened. Stop living in dream land and face the facts.

What is £100.00 BPS? British sterling silver weighed in troy ounces? Well 100 pounds is 100lb is 45kg. This is more than 25kg it is greater than the deemed safe carrying weight under the Health and Safety at Work etc Act 1974 where more than 25kg is a two man lift. It never happened. Ever. When are people going to wake up and smell the coffee Beans? Face the Facts!!

To be in a capitalistic society is to exploit another for personal gain. But there has never been any gain because you never get paid. The Bankers and the politicians are going to be really pissed when they find out they got conned as well!! £100,000,000 is still nothing of value because there is no money. $100,000,000 \times 0 = 0$. Zero. These are the facts.

It could be said that I am making this all up as I go along. That may be true, but only maybe? It's a two way street. The politicians and the Bankers and the governments have been making it up as they go along for years and nobody ever noticed. Somebody made it all up. So the real question is this!!!

It is also true that where there is no physical material evidence to the contrary then the obvious stands as fact. Were the statement or the document containing the details of the obvious is then the documented fact that cannot be challenged as there is no material physical evidence to the contrary of the obvious.

Sherlock Holmes is a fictional character created by Scottish author and physician Sir Arthur Conan Doyle, a graduate of the University of Edinburgh Medical School. It is clear that Sir Arthur Conan Doyle was a learned man who was very skilled in analytical and deductive reasoning. From these writings by Sir Arthur Conan Doyle there is the following.

A Study in Scarlet (1886) Part 2, chap. 7, p. 83

"In solving a problem of this sort, the grand thing is to be able to reason backward. That is a very useful accomplishment, and a very easy one, but people do not practise it much. In the everyday affairs of life it is more useful to reason forward, and so the other comes to be neglected. There are fifty who can reason synthetically for one who can reason analytically."

The Sign of the Four (1890), Is the second novel featuring Sherlock Holmes written by Sir Arthur Conan Doyle.

"When you have eliminated the impossible, whatever remains, however improbable, must be the truth?"

Where there is the lack of material evidence to support the claim then is the claim being made not an act of fraud by the very fact that there is no material evidence to support the claim. The very lack of material physical evidence to support the claim is the evidence that is the material evidence that proves that the claim is fraud.



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145 Slater Street
Warrington
[WA4 1DW]
21st Day of January 2015

Consider the following:-

There are some fundamentals to be give consideration before an agreement or a contract is valid and enforceable.

- **Full disclosure by the parties.** If there is no full disclosure by the parties then the agreement is void from the outset. There would not be any material physical evidence to any missing disclosure but the absence of this material physical evidence is the evidence of the fraud.
- **Agreed Consideration by both parties.** There must be a consideration by both parties! There must be material evidence of this consideration. Where Banks are concerned then this would be the record as to the source of the funds lent to the Borrower. If the Bank has not provided this material evidence of the source of the funds then the bank have not given any consideration and cannot suffer any loss.
- **There should be a signed agreement by both parties.** Without the signature from both parties then there is no material evidence to the agreement or contract.
- To be compliant with The Companies Act 2006 (1) Under the law of England and Wales or Northern Ireland a document is executed by a company—(a) by the affixing of its common seal, or (b) by signature in accordance with the following provisions. (2) A document is validly executed by a company if it is signed on behalf of the company— (a) by two authorised signatories, or (b) by a director of the company in the presence of a witness who attests the signature.

The very absence of the company (Bank) seal or signatures from the company is the material evidence of the fact that their activities are fraudulent from the start.

(Account Holder) Signs the Bank's Loan Contract or Mortgage or credit card agreement (The Bank officer does not so there is no agreement or contract).

(Account Holder) Signature transforms the Loan Contract into a Financial Instrument worth the Value of the agreed amount.

Bank Fails to Disclose to (Account Holder) that the (Account Holder) Created an Asset.

(Financial Instrument) Asset Deposited with the Bank by the (Account Holder).

Financial Instrument remains property of (Account Holder) since the (Account Holder) created Financial Instrument with the signature.

Bank Fails to Disclose the Bank's Liability to the (Account Holder) for the Value of the Asset of the commercial instrument.

Bank Fails to Give (Account Holder) a Receipt for Deposit of the (Account Holders) Asset or commercial instrument.

New Credit is created on the Bank Books credited against the (Account Holder) Financial Instrument

Bank Fails to Disclose to the (Account Holder) that the (Account Holder) Signature Created New credit that is claimed by the Bank as a Loan to the Borrower

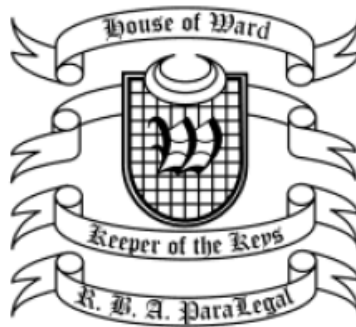
Loan Amount Credited to an Account for Borrower's Use as a credit.

Bank Deceives Borrower by Calling Credit a "Loan" when it is a Deposited Asset created by the (Account Holder)

Bank Deceives Public at large by calling this process Mortgage Lending, Loan and similar

Bank Deceives Borrower by Charging Interest and Fees when there is no consideration provided to the (Account Holder) by the Bank





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
21st Day of January 2015

Bank Provides None of own Money or commercial instruments so the Bank has No Consideration in the transaction and so **no True Contract exists.**

Bank Deceives (Account Holder) that the (Account Holder's) self-created Credit is a "Loan" from the Bank, thus there is No Full Disclosure so no True Contract exists.

(Account Holder) is the True Creditor in the Transaction. (Account Holder) Created the new credit as a commercial instrument. **Bank provided no value or consideration.**

Bank Deceives (Account Holder) that (Account Holder) is Debtor not Creditor

Bank Hides its Liability by off balance-sheet accounting and only shows its Debtor ledger in order to Deceive the Borrower and the Court. The Bank is licensed by the government to commit actions that would otherwise be illegal (Banking Fraud) The court is a sub office of the same company. See Exhibit (C) The material evidence of the fact. The Court has an obligation to support actions licensed by the state. **There is a clear conflict of interests here.**

Bank Demands (Account Holder) payments without Just Cause, which is **Deception, Theft and Fraud**

Bank Sells (Account Holder) **Financial Instrument** to a third party for profit

Sale of the Financial Instrument confirms it has intrinsic value as an Asset yet that value is not credited to the (Account Holder) as Creator and Depositor of the Instrument.

Bank Hides truth from the (Account Holder), not admitting Theft, nor sharing proceeds of the sale of the (Account Holder's) Financial Instrument with the (Account Holder) and creator of the financial instrument.

The (Account Holder's) Financial Instrument is converted into a Security through a Trust or similar arrangement in order to defeat restrictions on transactions of Loan Contracts.

The Security including the Loan Contract is sold to investors, despite the fact that such **Securitization is Illegal**

Bank is not the Holder in Due Course of the Loan Contract.

Only the Holder in Due Course can claim on the Loan Contract.

Bank Deceives the (Account Holder) that the Bank is Holder in Due Course of the Loan Contract

Bank makes Fraudulent Charges to (Account Holder) for Loan payments which the Bank has no lawful right to since it is not the Holder in Due Course of the Loan Contract.

Bank advanced none of own money to (Account Holder) but only monetized (Account Holder) signature.

Bank Interest is Usurious based on there being No Money Provided to the (Account Holder) by the Bank so that any interest charged at all would be Usurious

Thus **BANK "LOAN" TRANSACTIONS ARE UNCONSCIONABLE!**

Bank Has No True Need for a Mortgage over the Borrower's Property, since the Bank has No Consideration, No Risk and No Need for Security.

Bank Exploits (Account Holder) by demanding a Redundant and Unjust Mortgage.

Bank Deceives (Account Holder) that the Mortgage is needed as Security

Mortgage Contract is a second Financial Instrument Created by the (Account Holder)

Deposit of the Mortgage Contract is not credited to the (Account Holder)

Bank sells the (Account Holder) Mortgage Contract for profit without disclosure or share of proceeds to (Account Holder)

Sale of the Mortgage Contract confirms it has intrinsic value as an Asset yet that value is not credited to the (Account Holder) as Creator and Depositor of the Mortgage Contract

Bank Deceives (Account Holder) that Bank is the Holder in Due Course of the Mortgage

Bank Extorts Unjust Payments from the (Account Holder) under Duress with threat of Foreclosure

Bank Steals (Account Holder) **Wealth** by intimidating (Account Holder) to make Unjust and fraudulent Loan Payments

Bank Harasses (Account Holder) if (Account Holder) fails to make payments, threatening Legal Recourse





House of Ward
145 Slater Street
Warrington
[WA4 1DW]
21st Day of January 2015

Bank Enlists Lawyers willing to **Deceive** (Account Holder) and Court and **Exploit** (Account Holder)
Bank Deceives Court that Bank is Holder in Due Course of Loan Contract and Mortgage.
Bank's Lawyers Deceive and Exploit Court to **Defraud** (Account Holder)

The government license the Bank were a license is permission to partake in an activity which would otherwise be illegal. The court (Judiciary) is a sub office of the company which grants the license and has an obligation to find in favour of the holder of that license as the Judiciary is a sub office of the company (STATE) that grants the license.

See Exhibit (C) The material evidence of the Fact.

The Judiciary is a sub office of the (STATE) Company and this is confirmed by the Rt. Hon. Lord chief Justice Sir Jack Beatson FBA. This is a fact on and for the record.

The State (Company) has no legal authority to grant the license.

See Exhibit (B) Case authority No WI-05257F as definitive material evidence of this fact that the governed have not given their consent or the legal authority for the (STATE) (Government) company to create legislation or grant license. This is a fact on and for the record.

Bank Steals (Account Holder) **Mortgaged Property** with Legal Impunity.

Bank Holds (Account Holder) **Liable** for any outstanding balance of original Loan plus costs

Bank Profits from Loan Contract and Mortgage by Sale of the Loan Contract, Sale of the Mortgage, Principal and Interest Charges, Fees Charged, Increase of its Lending Capacity due to (Account Holder) Mortgaged Asset and by Acquisition of (Account Holder) Mortgaged Property in Foreclosure. Bank retains the amount of increase to the Money Supply Created by the (Account Holder) Signature once the Loan Account has been closed.

(Account Holder) is Damaged by the Bank's Loan Contract and Mortgage by Theft of his Financial Instrument Asset, Theft of his Mortgage Asset, Being Deceived into the unjust Status of a Debt Slave, Paying Lifetime Wealth to the Bank, Paying Unjust Fees and Charges, Living in Fear of Foreclosure, and ultimately having his Family Home Stolen by the Bank.

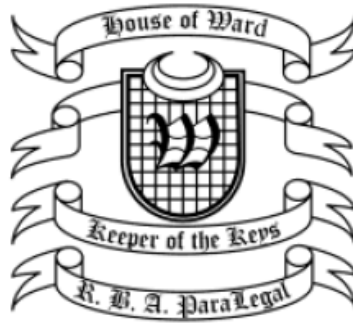
Thus the BANK MORTGAGE LOAN BUSINESS IS UNCONSCIONABLE.

So what is the material evidence that is missing?

- First there is the contract or agreement which bears no signature from the bank or the company seal.
- The true accounting from the Bank (Company) that shows the source of the funds that the Bank lent to the borrower.
- Full disclosure from the Bank (Company) to the fact that it is the (Account Holder's) signature that created the commercial instrument and the asset which is the true source of the funds.
- The consent of the governed (Exhibit (B))
- The recorded legal authority on and for the record. (Exhibit (B))



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Warrington
[WA4 1DW]
21st Day of January 2015

Facts are facts because they are the facts. Facts have material substance. The material evidence of the facts is something of material substance. When there is no material substance to the facts then there is Bill and Ben making things up as they go along.

These are the FACTS. This is the documented evidence of the facts. It is the very lack of the material evidence to the contrary to these documented facts which is the very evidence itself.

Where there can be no physical evidence presented as material evidence that the opposite is true, IS By Default the Fact. And Fraud.

We are all victims of this same criminal and intentional and UNCONSCIONABLE crime. This is inclusive but not limited to:-

- The lawyers,
- The Barristers,
- The Judges,
- The Members of Parliament (MP's)
- The Banking Staff,
- The Police,
- The people of this land.

Who is not a victim of this UNCONSCIONABLE crime?

These are the Facts and the documented Facts on and for the record. These facts stand as facts until somebody presents the material evidence which stands as fact to the contrary to these stated, documented on and for the record facts.

Who is the Fool? The Fool, Or the Fool that follows the Fool.

Without ill will or vexation.

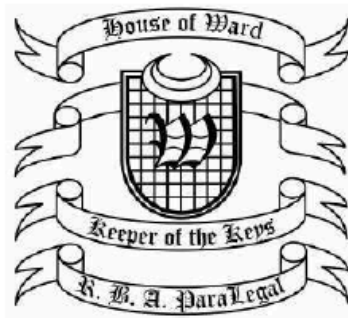
For and on behalf of the Principal legal embodiment by the title of MR DAVID WARD.
For and on behalf of the attorney General of the House of Ward
For and on behalf of Baron David of the House of Ward



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Attorney at Law. No Assured Value. No Liability. No Errors and
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Page 8 of 8

BDW G 'An ENGLISHMAN's HOME is HIS CASTLE'



House of Ward
145 Slater Street
Warrington
[WA4 1DW]
13th Day of February 2015

Exhibit (G)

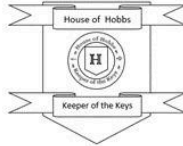
An Englishman's Home is his castle



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Page 57 of 65

BDW H 'The HYPOCRISY of the SECRET BALLOT ELECTIVE PROCESS'



33 Lea Close
County Palatine of Leicestershire (LE9 6NW)

Baroness.oftheHouseof+Hobbs_197_OL503@gmail.com
2 December 2023

To: CHARLES ALAN NUNN (CLAIMANT)
CEO OFFICER for LLOYDS BANK PLC Corporation/State
25 GRESHAM STREET LONDON [EC2V 7HN]

Reference Lien Number HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO197

To the following by email: [Lord President of the Privy Council to King Charles](#) [London Gazette](#) [Edinburgh Gazette](#) [Belfast Gazette](#) [Land Registry](#)
[Information Commissioners Office](#) [Experian](#) [Equifax](#) [Leicester Mercury Newspaper](#) [Daily Mail News](#) [Financial Conduct Authority](#)

This is a formal Notification of the following.

There is a formal and civil obligation to publish this public notice.

This is a notice of a formal and agreed lien by way of a resolution for the criminal offences of Fraud and Malfeasance in the office of claimant of **CHARLES ALAN NUNN (CLAIMANT)**.

Public Notice

NOTICE that I, Baroness Yvonne of the House of Hobbs, have an Affidavit of Obligation – Security by way of a lien against, and therefore an interest in, the personal estate of MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State. For the amount of Two Hundred and Twenty Five million pounds GBP 225,000,000.00.

This is a formally published legal securitised commercial instrument in PDF format at

Record location: <https://barondavidward.com/wp-content/uploads/2022/07/a-HOH-DALEWILLETT-LIEN-001.pdf> And here: <https://jpst.it/32SKA> <https://tinyurl.com/4eaannz9>

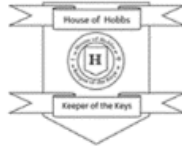
And here: <https://www.facebook.com/groups/1191551411479810/> And here: <https://tinyurl.com/HOHO175-LLOYDS-PUBLIC>
<https://www.facebook.com/groups/527118124607307/permalink/1194932514492528>

End of Notice

Without ill will or vexation

For and on behalf of the Principal legal embodiment by the title of MRS YVONNE HOBBS.
For and on behalf of the Attorney General of the House of Hobbs.
For and on behalf of Baroness Yvonne of the House of Hobbs.





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