



# 0 HOHO824\_OL503\_LLOBAN FULL LIEN

HOHO824 HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO824

6

X

X

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 procur

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: 24<sup>th</sup> 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<sup>d</sup> [unlawful taking of property

#2<sup>d</sup> contra law, taken my property under the protection of the sovereign and given it to others

#3<sup>d</sup> contra law has trespass'd causing harm and loss

By: Yvonne : Hobbs **Authorized**

Representative for Yvonne : Hobbs

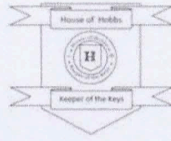
All Rights Reserved – Without Prejudice – Without Recourse – Non-Assumpsit

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<sup>d</sup> 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 1<sup>st</sup> (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*



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](http://www.stepchange.org)
- **Citizens Advice**, [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

\*\*\*\*\*  
N°. ( 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 ]

*Y 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. *ym.*

**NIGEL MAURICE PUGH**

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

*d*

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*

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

人

*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.

*Magna 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 patrocinium 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**

**NIGEL MAURICE PUGH**

*Notary Public*  
37 Southgate Street  
Winchester  
SO25 9EH  
England  
United Kingdom  
+44(0)7771 977092  
nigel@notarywinchester.com

*d*

(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:**

#### **NIGEL MAURICE PUGH**

*Notary Public*  
37 Southgate Street  
Winchester  
SO25 9EH  
England  
United Kingdom  
+44(0)7771 977092  
nigel@notarywinchester.com

^

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. 421

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

f

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

h

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.



NIGEL MAURICE PUGH  
*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 5<sup>th</sup> day of the month of FEBRUARY in the year two thousand and TWENTY  
TWO

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



*05-02-2022*

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](http://www.stepchange.org)
- **Citizens Advice**, [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

- **National Debtline**, 0808 808 4000, [www.nationaldebtline.org.uk](http://www.nationaldebtline.org.uk)
- **Business Debtline**, [www.businessdebtline.org](http://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

## 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.

Ar  
any spe  
to time  
holder  
from t  
respec  
with t

out t  
ther  
or c  
be

be  
U  
s  
f

2065 C. 759

**LLOYDS BANK LIMITED**

**Memorandum**

AND

**Articles of Association**

1950

J.W. Taitton & 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 coupons 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.

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.

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.

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.

## 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.

Sums due on allotment etc. to be treated as calls.

Power to differentiate.

Payment in advance of calls.

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.

44

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.

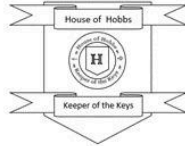
127. Auditors shall be appointed and their duties regulated in accordance with the provisions of the Statutes.

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



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 CEO OFFICER 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.

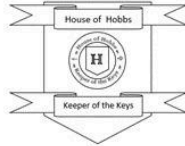
We would draw attention to the Contempt of Court Reporting Restriction, "Civil contempt refers to conduct which is not in itself a crime, but which is punishable by the court in order to ensure that its orders are observed. Civil contempt is usually raised by one of the parties to the proceedings. Although 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 CEO OFFICER 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 2006 Fraud Act , including section 2-Fraud by false representation, Failing to disclose information and s.7—making or supplying articles for use in frauds.; And 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.. MR CHARLES ALAN NUNN CEO OFFICER 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 CEO OFFICER 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 CEO OFFICER LLOYDS BANK PLC Corporation/State in the next seven (7) days will enter MR CHARLES ALAN NUNN CEO OFFICER 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 CEO OFFICER 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 CEO OFFICER 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 CEO OFFICER 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) CEO OFFICER 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) CEO OFFICER 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

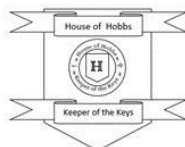




essential to liability ; And of exemption under 1989 UK Law of Property (Miscellaneous Provisions) Act c.34, s.2—Contracts for sale etc. of land to be made by signed writing and that you had these exemptions as presentable, material fact before you brought your charges or made your claims is fraudulent 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.

4. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
5. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER LLOYDS BANK PLC Corporation/State that the claim 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, 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.
6. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
7. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER LLOYDS BANK PLC Corporation/State that 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 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.
8. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
9. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER LLOYDS BANK PLC Corporation/State that the claim of exemption under UK Public General Acts—from the 1677 Statute of Frauds Act—a creditor can not issue legal proceedings against a debtor, unless the debt can be verified by a written agreement, which must be signed by the debtor; 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.
10. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
11. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER LLOYDS BANK PLC Corporation/State that 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. 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) CEO OFFICER



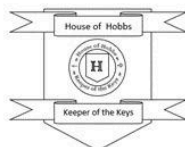


LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.

12. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
13. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER LLOYDS BANK PLC Corporation/State that 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, all ledgering on and off book, 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, 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.
14. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
15. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER LLOYDS BANK PLC Corporation/State that 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 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.
16. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
17. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER LLOYDS BANK PLC Corporation/State that the claim 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, 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.
18. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
19. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) CEO OFFICER LLOYDS BANK PLC Corporation/State that the claim of exemption under 2006 Fraud Act , including section 2-Fraud by false representation, Failing to disclose information and s.7—making or supplying articles for use in frauds.; And 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. 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) CEO OFFICER LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.



>



- £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 CEO OFFICER CEO OFFICER LLOYDS BANK PLC Corporation/State 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 CEO OFFICER CEO OFFICER LLOYDS BANK PLC Corporation/State 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 CEO OFFICER CEO OFFICER LLOYDS BANK PLC Corporation/State 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 CEO OFFICER CEO OFFICER LLOYDS BANK PLC Corporation/State 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 CEO OFFICER CEO OFFICER LLOYDS BANK PLC Corporation/State 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 1677 Statute of Frauds Act—a creditor can not issue legal proceedings against a debtor, unless the debt can be verified by a written agreement, which must be signed by the debtor; 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 CEO OFFICER CEO OFFICER LLOYDS BANK PLC Corporation/State 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 CEO OFFICER CEO OFFICER LLOYDS BANK PLC Corporation/State 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 CEO OFFICER CEO OFFICER LLOYDS BANK PLC Corporation/State LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £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 CEO OFFICER CEO OFFICER LLOYDS BANK PLC Corporation/State LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £5,000,000.00
12. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN CEO OFFICER CEO OFFICER LLOYDS BANK PLC Corporation/State 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 CEO OFFICER CEO OFFICER LLOYDS BANK PLC Corporation/State LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £5,000,000.00
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, all ledgering on and off book, 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 CEO OFFICER CEO OFFICER LLOYDS BANK PLC Corporation/State LLOYDS BANK PLC Corporation/State Five Million Pounds GBP







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 EQUALY

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](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:

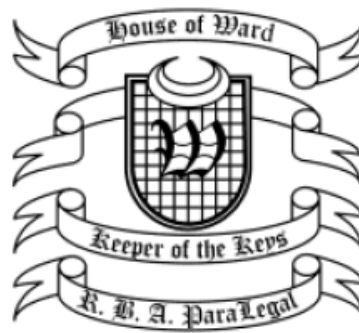
By definition then this is not substantive as it is only a probability of what may be and therefore has no substance in material FACT.

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

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: 30<sup>th</sup> 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.

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 08<sup>th</sup> 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<br>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:   | <b>£70</b>   |                 |            |
| Amount Paid to Date:   | <b>£0</b>  | Payment Due Now | <b>£70</b> |

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

BDW C 'The MATERIAL EVIDENCE of the FACTS'

BDW D 'The COMPANIES ACT 2006'

BDW E 'The INSANITY of TAX'

BDW F 'NOBODY GETS PAID'

BDW G 'An ENGLISHMAN's HOME is HIS CASTLE'

BDW H 'The HYPOCRISY of the SECRET BALLOT ELECTIVE PROCESS'

4PG NOTICE {r}

BoE

HOHO824\_OL503\_LLOBAN