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HOHO830 HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER for
LOCKSMITH—HOHO830

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[Video evidence of Acts of violence committed 13/NOV/23 including those BY LOCKSMITH AT BEHEST OF CHARLES ALAN NUNN CEO LLOYDS contra the 1677 Statute of Frauds Act](#)

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BDW B 'CASE AUTHORITY'

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'



House of Ward
145 Slater Street
Warrington
[WA4 1DW]
21st Day of January 2015

Bank Provides None of own Money or commercial instruments so the Bank has No Consideration in the transaction and so **no True Contract** exists.

Bank Deceives (Account Holder) that the (Account Holder's) self-created Credit is a "Loan" from the Bank, thus there is No Full Disclosure so no True Contract exists.

(Account Holder) is the True Creditor in the Transaction. (Account Holder) Created the new credit as a commercial instrument. **Bank provided no value or consideration.**

Bank Deceives (Account Holder) that (Account Holder) is Debtor not Creditor

Bank Hides its Liability by off balance-sheet accounting and only shows its Debtor ledger in order to Deceive the Borrower and the Court. The Bank is licensed by the government to commit actions that would otherwise be illegal (Banking Fraud) The court is a sub office of the same company. See Exhibit (C) The material evidence of the fact. The Court has an obligation to support actions licensed by the state. **There is a clear conflict of interests here.**

Bank Demands (Account Holder) payments without Just Cause, which is **Deception, Theft and Fraud**

Bank Sells (Account Holder) **Financial Instrument** to a third party for profit

Sale of the Financial Instrument confirms it has intrinsic value as an Asset yet that value is not credited to the (Account Holder) as Creator and Depositor of the Instrument.

Bank Hides truth from the (Account Holder), not admitting Theft, nor sharing proceeds of the sale of the (Account Holder's) Financial Instrument with the (Account Holder) and creator of the financial instrument.

The (Account Holder's) Financial Instrument is converted into a Security through a Trust or similar arrangement in order to defeat restrictions on transactions of Loan Contracts.

The Security including the Loan Contract is sold to investors, despite the fact that such **Securitization is Illegal**

Bank is not the Holder in Due Course of the Loan Contract.

Only the Holder in Due Course can claim on the Loan Contract.

Bank Deceives the (Account Holder) that the Bank is Holder in Due Course of the Loan Contract

Bank makes Fraudulent Charges to (Account Holder) for Loan payments which the Bank has no lawful right to since it is not the Holder in Due Course of the Loan Contract.

Bank advanced none of own money to (Account Holder) but only monetized (Account Holder) signature.

Bank Interest is Usurious based on there being No Money Provided to the (Account Holder) by the Bank so that any interest charged at all would be Usurious

Thus **BANK "LOAN" TRANSACTIONS ARE UNCONSCIONABLE!**

Bank Has No True Need for a Mortgage over the Borrower's Property, since the Bank has No Consideration, No Risk and No Need for Security.

Bank Exploits (Account Holder) by demanding a Redundant and Unjust Mortgage.

Bank Deceives (Account Holder) that the Mortgage is needed as Security

Mortgage Contract is a second Financial Instrument Created by the (Account Holder)

Deposit of the Mortgage Contract is not credited to the (Account Holder)

Bank sells the (Account Holder) Mortgage Contract for profit without disclosure or share of proceeds to (Account Holder)

Sale of the Mortgage Contract confirms it has intrinsic value as an Asset yet that value is not credited to the (Account Holder) as Creator and Depositor of the Mortgage Contract

Bank Deceives (Account Holder) that Bank is the Holder in Due Course of the Mortgage

Bank Extorts Unjust Payments from the (Account Holder) under Duress with threat of Foreclosure

Bank Steals (Account Holder) **Wealth** by intimidating (Account Holder) to make Unjust and fraudulent Loan Payments

Bank Harasses (Account Holder) if (Account Holder) fails to make payments, threatening Legal Recourse





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Bank Enlists Lawyers willing to **Deceive** (Account Holder) and Court and **Exploit** (Account Holder)
Bank Deceives Court that Bank is Holder in Due Course of Loan Contract and Mortgage.
Bank's Lawyers Deceive and Exploit Court to **Defraud** (Account Holder)

The government license the Bank were a license is permission to partake in an activity which would otherwise be illegal. The court (Judiciary) is a sub office of the company which grants the license and has an obligation to find in favour of the holder of that license as the Judiciary is a sub office of the company (STATE) that grants the license.

See Exhibit (C) The material evidence of the Fact.

The Judiciary is a sub office of the (STATE) Company and this is confirmed by the Rt. Hon. Lord chief Justice Sir Jack Beatson FBA. This is a fact on and for the record.

The State (Company) has no legal authority to grant the license.

See Exhibit (B) Case authority No WI-05257F as definitive material evidence of this fact that the governed have not given their consent or the legal authority for the (STATE) (Government) company to create legislation or grant license. This is a fact on and for the record.

Bank Steals (Account Holder) **Mortgaged Property** with Legal Impunity.

Bank Holds (Account Holder) **Liable** for any outstanding balance of original Loan plus costs

Bank Profits from Loan Contract and Mortgage by Sale of the Loan Contract, Sale of the Mortgage, Principal and Interest Charges, Fees Charged, Increase of its Lending Capacity due to (Account Holder) Mortgaged Asset and by Acquisition of (Account Holder) Mortgaged Property in Foreclosure. Bank retains the amount of increase to the Money Supply Created by the (Account Holder) Signature once the Loan Account has been closed.

(Account Holder) is Damaged by the Bank's Loan Contract and Mortgage by Theft of his Financial Instrument Asset, Theft of his Mortgage Asset, Being Deceived into the unjust Status of a Debt Slave, Paying Lifetime Wealth to the Bank, Paying Unjust Fees and Charges, Living in Fear of Foreclosure, and ultimately having his Family Home Stolen by the Bank.

Thus the BANK MORTGAGE LOAN BUSINESS IS UNCONSCIONABLE.

So what is the material evidence that is missing?

- First there is the contract or agreement which bears no signature from the bank or the company seal.
- The true accounting from the Bank (Company) that shows the source of the funds that the Bank lent to the borrower.
- Full disclosure from the Bank (Company) to the fact that it is the (Account Holder's) signature that created the commercial instrument and the asset which is the true source of the funds.
- The consent of the governed (Exhibit (B))
- The recorded legal authority on and for the record. (Exhibit (B))



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

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

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