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Corporate report

# Financial statements

Published 15 July 2021

**Applies to England and Wales**

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legally obliged under the Land Registration Act 2002 to provide statutory services relating to land registration and there are sufficient reserves to support the organisation going forward. Furthermore, in common with other government departments, the future financing of the department's liabilities is to be met by future grants of supply and the application of future income, both to be approved annually by Parliament.

### **Accounting standards issued but not yet effective**

IFRS 16 Leases came into effect on 1 January 2019 and replaced IAS 17 Leases. However, HMT recommended that government departments defer the adoption of this accounting standard until 1 April 2022 although some departments were permitted early adoption in limited circumstances. HM Land Registry has elected to adopt this standard from 1 April 2021, and this is covered in more detail in note 1.18.

The change from 1 April 2021 using the retrospective approach is expected to affect three property operating leases and one property held on a non-commercial basis within government. The capitalised values of these right to use assets have been calculated using an existing lease rate of 1.99% (HM Treasury PES 2020 12 issued December 2020) which together have a right to use capital value of £4.2 million. Since HM Land Registry will create right to use assets, and corresponding lease liabilities, net assets are not expected to change significantly. No extra capital funding will be required, and instead of being charged rent the payments falling due will be a reduction in the right to use liability and finance interest expense, together with amortised depreciation of the right to use asset values. An initial cost will be recognised as a retrospective re-statement for 2020/21.

IFRS 16 permits a lessee to exclude assets and liabilities attached to leases with terms of less than 12 months. HM Land Registry currently has one lease with a term of less than 12 months.

IFRS 17 Insurance **Contracts** will become effective from 1 January 2023 for public sector organisations. This reporting standard is anticipated to have no accounting impact upon HM Land Registry as no such insurance **contracts** are held.

## **1.2 Accounting convention**

The financial statements have been prepared on an accruals basis under the historical cost convention modified for the revaluation of property, plant and equipment, investment properties, assets held for sale and intangible assets to fair value as determined by the relevant accounting standard.

## **1.3 Areas of significant estimate and judgements**

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The estimates and judgements that had a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the current year are:

**Note 9:** the valuation and useful economic life of the intangible assets. The valuation is the direct replacement cost of the register and the data that is currently in use. The replacement cost includes all costs that are reliably measured and the economic life is reviewed each financial year to determine whether events and circumstances continue to support the life chosen. Intangible assets are also assessed annually for impairment in accordance with IAS 36.

**Note 13.2:** estimation of the provision required to settle all known and incurred but not reported indemnity claims - where uncertainty exists for the proportion of outstanding claims that will ultimately be paid, the value of those payments and the effect of any legal judgements. For IBNR claims, the number of unreported claims is unknown as is the point at which an error is discovered and the value of any potential claim.

#### **1.4 Income from contracts with customers**

IFRS 15 Revenue from Contracts with Customers has been adopted. The income recognition criteria within IFRS 15 are consistent with HM Land Registry accounting policy.

All Statutory fees and charges are held in a separate HM Land Registry Trust Statement. Income in the Statement of Net Expenditure relates to property rental income which is recognised as the amounts fall due.

#### **1.5 Operating segments**

HM Land Registry's operating segments are the directorates which are reported in a manner consistent with the internal reporting provided to the Chief Operating Decision Maker (CODM). The seven reportable business segments are: Chief Executive & Chief Land Registrar's Office, Human Resources, Finance & Business Services, Operations, Legal, Transformation and Digital, Data & Technology. This is based on the group's internal organisation and management structure, and is the primary way in which the CODM is provided with financial information. The CODM of HM Land Registry is Simon Hayes, Chief Executive and Chief Land Registrar.

#### **1.6 Employee benefits**

The cost of providing employee benefits is recognised in the period in which HM Land Registry receives services from its employees, rather than when it is paid or payable. Short-term employee benefits are recognised as an expense in the period in which the employee renders the service. Performance payments are recognised only when there is a legal or constructive obligation to pay them and the costs can be reliably estimated. Termination benefits are recognised when it can be demonstrated that there is an irreversible agreement to terminate the employment of employee(s) before the schemes' retirement date or as a result of an offer to encourage voluntary redundancy.

#### **1.7 Pensions**

Software licences are included at cost less accumulated amortisation. They are amortised on a straight-line basis at a rate of:

<b>Licence</b>	<b>Rate</b>
<b>Mainframe</b>	5 years
<b>PCs</b>	5 years

### **Software development costs**

In accordance with IAS 38, expenditure incurred on developing new IT infrastructure (covering third-party costs and the direct costs of in-house staff effort) is capitalised. Development costs that are directly attributable to the design and testing of identifiable and unique software products controlled by HM Land Registry are recognised as intangible assets when the requirements of IAS 38 are met.

Directly attributable costs that are capitalised as part of the software product include the software development employee costs and an appropriate portion of relevant overheads. Other development expenditure that does not meet these criteria is recognised as an expense as incurred. Development costs previously recognised as an expense are not recognised as an asset in a subsequent period.

All research expenditure is written off as incurred.

Expenditure incurred in software development is recorded as an intangible asset under construction and is then transferred into use as an intangible asset once that software and associated data is made available by HM Land Registry to its customers.

Software development costs are categorised as assets under development within Note 9.

### **Local Land Charges**

HM Land Registry completed the building and development of a computerised register to hold the Local Land Charges data in July 2018. As of 31 March 2021, the data relating to 13 local authorities has been added to the register and is in use.

Under IAS 38, development costs have been capitalised for two separate assets: a database to hold the information; and the data itself, which needs to be cleansed, digitised and migrated to this database. Following commencement of the register service, these components are amortised over their respective useful lives of:

<b>Asset</b>	<b>Rate</b>
<b>Local Land Charges register</b>	5 years

liabilities with the corresponding asset values recorded in non-current assets and depreciated over the shorter of their estimated useful lives or their lease terms. Lease payments are apportioned between the finance element, which is charged to the Statement of Comprehensive Net Expenditure as interest, and the capital element, which reduces the outstanding obligation for future instalments.

IFRS 16 will apply to HM Land Registry in 2021/22 IFRS 16 Leases provides a single lessee accounting model, requiring lessees to recognise assets and liabilities for all leases unless the lease term is 12 months or less, or the underlying asset meets the IFRS 16 criteria to be classified as of “low value”. The IFRS is effective in the private sector for accounting periods commencing on or after 1 January 2019. HM Land Registry will adopt IFRS 16 in the financial year commencing 1 April 2021.

IFRS 16 gives a narrower definition of a lease than IAS 17 (Leases) and IFRIC 4 (Determining Whether an Arrangement Contains a Lease) by requiring that assets and liabilities will be recognised initially at the discounted value of the minimum lease payments, and that the assets, to be described as “right of use” assets, will be presented under property, plant and equipment. HM Land Registry expects that its existing finance leases will continue to be classified as leases. All existing operating leases will fall within the scope of IFRS 16 under the ‘grandfathering’ rules mandated in the FReM for the initial transition to IFRS 16. Therefore, implementation of IFRS 16 will increase the value of property, plant and equipment assets and the value of lease liabilities.

After initial recognition, right-of-use assets will be amortised on a straight-line basis and interest will be recognised on the liabilities. Except where modified for revaluation where material, the cost model will be applied to assets for leases other than leases with a peppercorn rental, which will be measured on a depreciated replacement cost basis. As a result, the timing of the recognition of the total costs of leasing will change, as interest costs will be higher at the start of a lease.

HMT proposes that IFRS 16 will be implemented using the cumulative catch-up method; as a result, comparatives will not be restated and the measurement of the asset and liability balances recognised with effect from 1 April 2021 will reflect the group’s intentions as at that date. HMT also proposes to issue a central internal rate of borrowing for entities to apply, when they cannot obtain the rate implicit in the lease **contract**.

As IFRS 16 will be implemented using the cumulative catch-up method, comparatives for 2020/21 will not be re-stated, and the adjustment to net assets will be made with effect from 1 April 2021. For the material arrangements within the scope of IFRS 16, the impact of implementation is currently considered to be an increase in assets and liabilities of approximately £79.17 million.

The right-of-use assets and leasing obligations have been calculated according to the policy described above.

## 1.19 VAT

The Finance and Business Services (FaBS) Directorate includes Facilities Management, Finance, Commercial, Group and Strategic Planning and Performance.

## Operations

The Operations Directorate's main function is to register land and provide a high quality and sustainable level of service to our **customers**, measured against a set of key performance indicators.

## Legal and Assurance

Legal and Assurance works to protect the integrity of the register, ensuring we have the rules, orders, directions and notices in place to operate effectively.

## Transformation Directorate

The Transformation Directorate designs and coordinates the transformation activity that takes place across all other directorates.

## Digital, Data and Technology

The Digital, Data and Technology (DDaT) Directorate is responsible for: building new digital services; defining and implementing HM Land Registry's data strategy; developing data products; and managing, maintaining and developing all the technology staff use.

## Expenditure streams

The expenditure streams are split into three categories: business as usual (BAU); central costs; and projects. This division is designed to show the costs of running the directorate (BAU), additional tasks being completed by the directorate (projects), and to separate out the central running costs for HM Land Registry (central costs).

## Central costs

This category includes items such as staff leave accruals, property costs, depreciation, amortisation, provisions, and impairments which are monitored by a single directorate but could be apportioned across the organisation. Below are explanations relating to the most significant variances arising in the category.

In 2020/21, £52.75 million of central costs in FaBS is attributable to the capital grant-in-kind for the transfer of property to the Government Property Agency (see note 19).

## Variance between Note 2. Operating Segments and Statement of Net Comprehensive Expenditure

The operating segments shown above are presented net of revenue (see note 3).

<b>The balance at 31 March was held at</b>	<b>2020/21 (£'000)</b>	<b>2019/20 (£'000)</b>
Government Banking Service	23,498	–
Commercial banks and cash-in-hand	-24	–
<b>Balance at 31 March</b>	<b>23,474</b>	<b>–</b>

HM Land Registry's financial assets are bank balances and cash, and trade and other receivables which represent the maximum exposure to credit risk in relation to financial assets. The credit risk is primarily attributable to trade and other receivables and is spread over a large number of **customers**. The amounts presented in the Statement of Financial Position are net of allowances for doubtful receivables, estimated by management based on past experience and an assessment of the current economic climate.

HM Land Registry's bank balances were primarily held with the Government Banking Service, with limited funds retained within commercial banking facilities.

The 'Commercial banks and cash-in-hand' balance includes 'Cash in transit', with the associated bank accounts being in credit at year-end.

## 11. Trade and other receivables

### 11.1 Current

<b>Receivables</b>	<b>2020/21 (£'000)</b>	<b>2019/20 (£'000)</b>
Trade receivables	–	–
Other receivables	1,845	1,880
Prepayments and accrued income	3,594	4,792
<b>Total</b>	<b>5,439</b>	<b>6,672</b>

The average credit period taken on provision of services is 4.2 days. No interest is charged on the receivables. An allowance has been made for estimated irrecoverable amounts from the provision of services and this allowance has been determined by reference to past default experience.

Rents receivable are received and accounted for in advance of the occupancy period and the likelihood of non-collection of rents and credit risk exposure have both been determined as insignificant in terms of overall risk, with these assessments unchanged in light of the impact of coronavirus (COVID-19).

	2020/21 (£'000)	2019/20 (£'000)
<b>Total</b>	–	428

During the year, rental income from investment properties of £0.2m was receivable. Whereas previously the properties were let under Memorandum of Terms of Occupation (MOTO) to other public sector organisations, these are now let on commercial terms.

## 16. Capital commitments

	2020/21 (£'000)	2019/20 (£'000)
Capital expenditure	55	750
<b>Contracted</b> for but not provided in these accounts	55	750

## 17. Related party disclosures

In accordance with IAS 24 Related Party Disclosures, as interpreted by the FReM, the following information is provided on related party transactions.

On 1 April 2020, HM Land Registry became a non-ministerial department. During 2020/21, HM Land Registry had a number of material transactions with other government departments and other central government bodies. Most of these transactions have been with Ordnance Survey and HM Courts and Tribunals Service.

None of the Board members, or members of the key management staff or other related parties, have undertaken any material transactions with HM Land Registry during the year. The Remuneration report provides information on key management compensation.

## 18. Prior year restatements 2019/20

In accordance with a direction from HM Treasury, HM Land Registry is now producing an annual Trust Statement, which reports the revenue and other income collected by the department and payable into the Consolidated Fund. This new statement results in the following restatements of amounts previously reported in the HM Land Registry Annual Report and Accounts.

**2019/20**

**2019/20**

**2019/20**



	<del>2019/20</del> <b>Department</b> <b>restated</b> <b>(£'000)</b>	<del>2019/20</del> <b>Trust</b> <b>restated</b> <b>(£'000)</b>	<b>Reconciling</b> <b>items</b> <b>(£'000)</b>	<del>2019/20</del> <b>Published</b> <b>accounts</b> <b>(£'000)</b>
	<b>Department</b> <b>restated</b> <b>(£'000)</b>	<b>Trust</b> <b>restated</b> <b>(£'000)</b>	<b>Reconciling</b> <b>items</b> <b>(£'000)</b>	<b>Published</b> <b>accounts</b> <b>(£'000)</b>
<b>Statement of Comprehensive Net Expenditure</b>				
Income from <b>contracts</b> with <b>customers</b> (1)	–	301,688	4,175	305,863
Miscellaneous income	2,675	41	–	2,716
Cost of service	(258,038)	–	–	(258,038)
<b>Gross surplus</b>	(255,363)	301,729	4,175	50,541
Administrative expenses	(26,438)	(7)	–	(26,445)
<b>Operating surplus</b>	(281,801)	301,722	4,175	24,096
(Loss)/ gain on disposal of non-current assets	(1,583)	–	–	(1,583)
Investment income – interest receivable	3,268	–	–	3,268
Finance costs	(605)	–	–	(605)
Restructure and reorganisation costs	3,129	–	–	3,129
<b>Surplus for the financial year</b>	(277,592)	301,722	4,175	28,305
Dividend payable (2)	(2,675)	(22,014)	–	(24,689)
<b>Retained surplus prior to special dividend</b>	(280,267)	279,708	4,175	3,616
Special dividend payable	–	(483,514)	–	(483,514)

	2019/20	2019/20		2019/20
	Department restated (£'000)	Trust statement restated (£'000)	Reconciling items (£'000)	Published accounts (£'000)
<b>Retained (loss)/ surplus transferred to retained reserves</b>	(280,267)	(203,806)	4,175	(479,898)
Gain on revaluation of property, plant and equipment	4,754	–	–	4,754
<b>Comprehensive (loss)/ surplus for the financial year</b>	(275,513)	(203,806)	4,175	(475,144)

#### Statement of Financial Position

##### Non-current assets

Property, plant and equipment (3)	75,584	–	(767)	74,817
Investment properties	3,130	–	–	3,130
Intangible assets (3)	26,870	–	767	27,637
Trade and other receivables	925	–	–	925
<b>Total non-current assets</b>	106,509	–	–	106,509

	2019/20	2019/20		2019/20
	Department restated (£'000)	Trust statement restated (£'000)	Reconciling items (£'000)	Published accounts (£'000)
<b>Current assets</b>				
<b>Contract assets (1)</b>	–	–	9,845	9,845

	2019/20	2019/20		2019/20
	Department restated (£'000)	Trust statement restated (£'000)	Reconciling items (£'000)	Published accounts (£'000)
Trade and other receivables	6,672	2,874	–	9,546
Cash and cash equivalents	–	20,094	–	20,094
<b>Total current assets</b>	6,672	22,968	9,845	39,485
<b>Total assets</b>	113,181	22,968	9,845	145,994
Current liabilities				
Trade and other payables	43,354	46,889	–	90,243
Obligations under finance leases	273	–	–	273
Short-term provisions	517	–	–	517
Indemnity Fund	73,200	–	–	73,200
<b>Total current liabilities</b>	117,344	46,889	–	164,233
<b>Non-current assets plus net current(liabilities)/ assets</b>	(4,163)	(23,921)	9,845	(18,239)
Non-current liabilities				
Obligations under finance leases	4,009	–	–	4,009
Long-term provisions	5	–	–	5
<b>Total non-current liabilities</b>	4,014	–	–	4,014
<b>Net (liabilities)/ assets</b>	(8,177)	(23,921)	9,845	(22,253)

	2019/20	2019/20	2019/20	2019/20
	Department restated (£'000)	Trust statement restated (£'000)	Reconciling items (£'000)	Published accounts (£'000)
Capital and reserves				
Revaluation reserve	24,981	–	–	24,981
Income and expenditure reserve <sup>1</sup>	(33,158)	(23,921)	9,845	(47,234)
	(8,177)	(23,921)	9,845	(22,253)

1. In 2019/20, HM Land Registry recognised **Contract** Assets of £9,845k (2018/19: £5,670k), which related to incomplete applications that had been partially processed and have incurred costs. As income is now reported in the Trust Statement and surrendered to HM Treasury, no **contract** assets are recognised and costs reported in the year in which they were incurred. The £9,845k of **contract** assets included £4,175k of costs relating to 2018/19 that are now recognised as expenditure in the restated comparatives.
2. Within the Dividend Payable line, £2,675k represents the payment made to the Consolidated Fund in relation to the sale of goods and services reported in the Departmental Accounts. This can be seen in the Statement of Changes in Taxpayers' Equity.
3. Assets under construction (AUC): Other has been restated in the prior-year to separate 'AUC: Other' correctly between tangible and intangible assets.

## 19. Government Property Agency transfer of freehold and leasehold assets

On 31 March 2021, HM Land Registry entered into agreement with the Government Property Agency (GPA), an executive agency of the Cabinet Office, to transfer the following freehold properties owned by HM Land Registry, alongside the majority of HM Land Registry's long-leasehold properties, including all revaluation reserve balances associated with the assets shown below.

This transfer includes a transfer of legal ownership of land, buildings and any associated components that are a result of subsequent enhancements since recognition of the original asset.

Asset detail	Purchase date	Net Book Value as at 31 March 2021 (£'000)
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<b>Asset detail</b>	<b>Purchase date</b>	<b>Net Book Value as at 31 March 2021 (£'000)</b>
Trafalgar House, 1 Bedford Park, Croydon CR0 2AQ	26/04/2007	14,550
Seaton Court and Nursery, 1 William Prance Road, Plymouth, PL6 5WS	15/01/2005	4,310
Southfield House, Southfield Way, Durham DH1 5TR	01/01/1990	4,225
Rosebrae Court, Woodside Ferry Approach, Birkenhead CH41 6DU	01/03/1991	4,100
Westbridge Place, 1 Westbridge Close, Leicester LE3 5DR	01/09/1997	3,850
Weymouth Office and Nursery, Melcombe Court, Cumberland Drive Weymouth	01/06/1996	3,485
Ty Cwm Tawe, 9A Phoenix Way, Swansea Enterprise Park, Swansea SA7 9FQ	01/09/2000	3,400
Wreabrook Court, Lytham Road, Warton, Preston PR4 1TE	01/03/2000	2,965
Gladiator House, Gloucester Business Park, Hurricane Road, Gloucester GL3 4A	01/03/2003	2,910
Parkside Court, Hall Park Way, Telford, TF3 4LR	01/03/1990	2,550
Earle House, South Wing, Colonial Street, Hull HU2 8JN	01/01/1990	2,388
Earle House, Portland Street, Hull HU2 8JN	01/01/1990	2,100
Pennard House, Phoenix Way, Swansea SA7 9FQ	01/09/2000	350
Building plant and machinery	Various	1,569
<b>Total grant in kind</b>		<b>52,752</b>

The assets were transferred to the GPA on 31 March 2021 at nil consideration and in accordance with IAS 20 Accounting for Government Grants and Disclosure of

Government Assistance, they were transferred at fair value resulting in a capital grant in kind expense of the same amount.

We will begin to pay rent per the terms set out in the Occupation Agreement that was signed on 23 December 2020, between us and GPA commencing 1 April 2021.

All freehold and leasehold assets were subject to a professional valuation by Montagu Evans as of 31 March 2021, the date of the transfer and the reporting date. Any movements in book value as a result of this revaluation were adjusted prior to the transfer to the GPA.

## 20. Events after the reporting period

In accordance with the requirements of IAS 10 Events After the Reporting Period, events after the Statement of Financial Position date are considered up to the date on which the financial statements are authorised for issue. This is interpreted as the date of the certificate and report of the Comptroller and Auditor General.

# HM Land Registry Trust Statement 2020/21

(For the year ended 31 March 2021)

## Statement of Accounting Officer's responsibilities

Under the Exchequer and Audit Departments Act 1921, HM Treasury has directed the HM Land Registry to prepare, for each financial year, a Trust Statement ("the Statement") in the form and on the basis set out in the Accounts Direction. The Statement is to be prepared on an accruals basis and must give a true and fair view of the state of affairs of the fees and charges, and of the related expenditure and cash flows for the financial year.

In preparing the accounts and trust statement, the Accounting Officer is required to comply with the requirements of the Government Financial Reporting Manual and in particular to:

- observe the Accounts Direction issued by HM Treasury, including the relevant accounting and disclosure requirements, and apply suitable accounting policies on a consistent basis
- make judgements and estimates on a reasonable basis
- state whether applicable accounting standards as set out in the Government Financial Reporting Manual have been followed, and disclose and explain any material departures in the accounts
- prepare the accounts on a going concern basis
- confirm that the Annual Report and Accounts as a whole is fair, balanced and understandable and take personal responsibility for the Annual Report and Accounts and the judgements required for determining that it is fair, balanced and understandable

The Permanent Secretary at HM Treasury has appointed the Chief Executive and Chief Land Registrar as Accounting Officer of HM Land Registry. The responsibilities of an Accounting Officer, including responsibility for the propriety and regularity of the public finances for which the Accounting Officer is answerable, for keeping proper records and for safeguarding the HM Land Registry's assets, are set out in *Managing Public Money* published by HM Treasury.

As the Accounting Officer, I have taken all the steps that I ought to have taken to make myself aware of any relevant audit information and to establish that HM Land Registry's auditors are aware of that information. So far as I am aware, there is no relevant audit information of which the auditors are unaware.

## Governance Statement

As the Accounting Officer for HM Land Registry I have responsibility for maintaining corporate governance structures that support the achievement of HM Land Registry's aims, objectives and targets, while safeguarding public funds and HM Land Registry's assets.

HM Land Registry operates and follows the principles of good governance in accordance with HM Treasury guidance. The Governance Statement, which covers all aspects of HM Land Registry, including those reported here in this Trust Statement, is provided in the [Accountability report](https://www.gov.uk/government/publications/hm-land-registry-annual-report-and-accounts-2020-to-2021/accountability-report) (<https://www.gov.uk/government/publications/hm-land-registry-annual-report-and-accounts-2020-to-2021/accountability-report>).

Simon Hayes

Chief Executive and Chief Land Registrar 7 July 2021

## The Certificate and Report of the Comptroller and Auditor General to the House of Commons

### Opinion on financial statements

I certify that I have audited the financial statements of HM Land Registry for the year ended 31 March 2021 under the Government Resources and Accounts Act 2000. The financial statements comprise: HM Land Registry's Statements of Comprehensive Net Expenditure, Financial Position, Cash Flows, Changes in Taxpayers' Equity; and the related notes, including the significant accounting policies. These financial statements have been prepared under the accounting policies set out within them. The financial reporting framework that has been applied in their preparation is applicable law and International Accounting Standards as interpreted by HM Treasury's Government Financial Reporting Manual.

I have also audited the Statement of Parliamentary Supply and the related notes, and the information in the Accountability Report that is described in that report as having been audited.

In my opinion, the financial statements:

- give a true and fair view of the state of HM Land Registry's affairs as at 31 March 2021 and of the net expenditure for the year then ended
- have been properly prepared in accordance with the Government Resources and Accounts Act 2000 and HM Treasury directions issued thereunder

### **Opinion on regularity**

In my opinion, in all material respects:

- the Statement of Parliamentary Supply properly presents the outturn against voted Parliamentary control totals for the year ended 31 March 2021 and shows that those totals have not been exceeded
- the income and expenditure recorded in the financial statements have been applied to the purposes intended by Parliament and the financial transactions recorded in the financial statements conform to the authorities which govern them

### **Basis for opinions**

I conducted my audit in accordance with International Standards on Auditing (ISAs) (UK), applicable law and Practice Note 10 'Audit of Financial Statements of Public Sector Entities in the United Kingdom'. My responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of my certificate.

Those standards require me and my staff to comply with the Financial Reporting Council's Revised Ethical Standard 2019. I have also elected to apply the ethical standards relevant to listed entities. I am independent of HM Land Registry in accordance with the ethical requirements that are relevant to my audit of the financial statements in the UK. My staff and I have fulfilled our other ethical responsibilities in accordance with these requirements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

### **Conclusions relating to going concern**

In auditing the financial statements, I have concluded that HM Land Registry's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work I have performed, I have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on HM Land Registry's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

My responsibilities and the responsibilities of the Accounting Officer with respect to going concern are described in the relevant sections of this certificate.



The going concern basis of accounting for HM Land Registry is adopted in consideration of the requirements set out in HM Treasury's Government Reporting Manual, which require entities to adopt the going concern basis of accounting in the preparation of the financial statements where it anticipated that the services which they provide will continue into the future.

## **Other Information**

The other information comprises information included in the Annual Report, but does not include the parts of the Accountability Report described in that report as having been audited, the financial statements and my auditor's certificate thereon. The Accounting Officer is responsible for the other information. My opinion on the financial statements does not cover the other information and except to the extent otherwise explicitly stated in my certificate, I do not express any form of assurance conclusion thereon. In connection with my audit of the financial statements, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or my knowledge obtained in the audit or otherwise appears to be materially misstated. If I identify such material inconsistencies or apparent material misstatements, I am required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact.

I have nothing to report in this regard.

## **Opinion on other matters**

In my opinion, based on the work undertaken in the course of the audit:

\*the parts of the Accountability Report to be audited have been properly prepared in accordance with HM Treasury directions made under the Government Resources and Accounts Act 2000 \* the information given in the Performance and Accountability Reports for the financial year for which the financial statements are prepared is consistent with the financial statements

## **Matters on which I report by exception**

In the light of the knowledge and understanding of HM Land Registry and its environment obtained in the course of the audit, I have not identified material misstatements in the Performance and Accountability Report. I have nothing to report in respect of the following matters which I report to you if, in my opinion:

- adequate accounting records have not been kept or returns adequate for my audit have not been received from branches not visited by my staff
- the financial statements and the parts of the Accountability Report to be audited are not in agreement with the accounting records and returns
- certain disclosures of remuneration specified by HM Treasury's Government Financial Report Manual are not made
- I have not received all of the information and explanations I require for my audit

- the Governance Statement does not reflect compliance with HM Treasury's guidance

## **Responsibilities of the Accounting Officer for the financial statements**

As explained more fully in the Statement of Accounting Officer's Responsibilities, the Accounting Officer is responsible for:

- the preparation of the financial statements in accordance with the applicable financial reporting framework and for being satisfied that they give a true and fair view
- internal controls as the Accounting Officer determines is necessary to enable the preparation of financial statement to be free from material misstatement, whether due to fraud or error
- assessing the HM Land Registry's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting

## **Auditor's responsibilities for the audit of the financial statements**

My responsibility is to audit, certify and report on the financial statements in accordance with the Government Resources and Accounts Act 2000.

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a certificate that includes my opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

I design procedures in line with my responsibilities, outlined above, to detect material misstatements in respect of non-compliance with laws and regulation, including fraud.

My procedures included the following:

- Inquiring of management, HM Land Registry's head of internal audit and those charged with governance, including obtaining and reviewing supporting documentation relating to the HM Land Registry's policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance
  - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud;
  - the internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations including HM Land Registry's controls relating to The Land Registration Act 2002, the Land Registration Rules 2003, the Agricultural Credits Act 1928 and the Land Charges Act 1972

- discussing among the engagement team and involving relevant internal and or external specialists, including relating to the Indemnity Fund regarding how and where fraud might occur in the financial statements and any potential indicators of fraud. As part of this discussion, I identified potential for fraud in the following area: revenue recognition and posting of unusual journals
- obtaining an understanding of HM Land Registry's framework of authority as well as other legal and regulatory frameworks that HM Land Registry operates in, focusing on those laws and regulations that had a direct effect on the financial statements or that had a fundamental effect on the operations of HM Land Registry. The key laws and regulations I considered in this context included the Government Resources and Accounts Act 2000, Managing Public Money, Supply and Appropriation (Main Estimates) Act 2020 and employment, tax and pensions legislation

In addition to the above, my procedures to respond to identified risks included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with relevant laws and regulations discussed above
- enquiring of management, the Audit Committee and in-house legal counsel concerning actual and potential litigation and claims
- reading minutes of meetings of those charged with governance and the Board
- in addressing the risk of fraud through management override of controls, testing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business

I also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members including internal specialists and significant component audit teams and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

A further description of my responsibilities for the audit of the financial statements is located on the [Financial Reporting Council's website](https://www.frc.org.uk/auditorsresponsibilities) (<https://www.frc.org.uk/auditorsresponsibilities>). This description forms part of my certificate.

I am required to obtain evidence sufficient to give reasonable assurance that the Statement of Parliamentary Supply properly presents the outturn against voted Parliamentary control totals and that those totals have not been exceeded. The voted Parliamentary control totals are Departmental Expenditure Limits (Resource and Capital), Annually Managed Expenditure (Resource and Capital), Non-Budget (Resource) and Net Cash Requirement. I am also required to obtain evidence sufficient to give reasonable assurance that the expenditure and income recorded in the financial statements have been applied to the purposes intended by Parliament and the financial transactions recorded in the financial statements conform to the authorities which govern them.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

## Report

I have no observations to make on these financial statements.

Gareth Davies, 7 July 2021  
 Comptroller and Auditor General National Audit Office  
 157-197 Buckingham Palace Road Victoria  
 London  
 SW1W 9SP

# Trust statement financial statements

## Statement of Revenue, other income and expenditure as at 31 March 2021.

	Note	2020/21 (£'000)	Restated 2019/20 (£'000)
Fees and charges revenue			
Registration of title	2	226,042	290,082
Land Charges and Agricultural Credits	2	6,269	7,019
Local Land Charges	2	225	126
<b>Total fees and charges revenue</b>		232,536	297,227
Commercial Income			
Income from commercial activities	2	3,857	4,502
<b>Total commercial income</b>		3,857	4,502
Total revenue and other income		236,393	301,729
Expenditure			
Bad debts written off	3.1	(12)	(7)

	Note	2020/21 (£'000)	Restated 2019/20 (£'000)
Other debts written off	3.3	(22)	–
Dividend paid in 2019/20	4	–	(22,014)
Special Dividend paid in 2019/20	4	–	(483,514)
<b>Total expenditure</b>		(34)	(505,535)
<b>Net revenue for the Consolidated Fund</b>	5	236,359	(203,806)

Special Dividend paid in 2019/20 relates to historic income paid over to HM Treasury when HM Land Registry transitioned to a department from a trading fund.

There were no recognised gains or losses accounted for outside the above Statement of Revenue, Other Income and Expenditure.

The [notes](#) form part of this statement.

## Statement of Financial Position as at 31 March 2021

	Note	2020/21 (£'000)	Restated 2019/20 (£'000)
Receivables falling due within one year			
Current assets			
Other receivables	3	1,361	2,874
Cash and cash equivalents		100,508	20,094
<b>Total current assets</b>		101,869	22,968
Current liabilities			
Payables	4	–	–
Dividend payable relating to 2019/20	4	–	6,322
Deferred revenue	4	96,998	40,567

	<b>Note</b>	<b>2020/21 (£'000)</b>	<b>Restated 2019/20 (£'000)</b>
<b>Total current liabilities</b>		96,998	46,889
<b>Net current assets</b>		4,871	(23,921)
Represented by:			
<b>Balance on Consolidated Fund Account</b>	5	4,871	(23,921)

The [notes](#) form part of this statement.

Simon Hayes  
Chief Land Registrar and Chief Executive  
7 July 2021

## Statement of cash flows for the year ended 31 March 2021

	<b>Notes</b>	<b>2020/21 (£'000)</b>	<b>Restated 2019/20 (£'000)</b>
Net cash flow from operating activities	A	287,980	(186,798)
Cash paid to the Consolidated Fund	5	(207,566)	–
<b>Increase/(decrease) in cash in this period</b>		80,414	(186,798)

### Notes to Cash Flow Statement

#### A: Reconciliation of net cash flow to movement in net funds

Net revenue for the Consolidated Fund	5	236,359	(203,806)
(Increase)/ decrease in receivables	3.1	1,513	596
Increase/(decrease) in liabilities	4.1	50,108	16,412
Increase/(decrease) in provisions for liabilities		–	–

	Notes	2020/21 (£'000)	Restated 2019/20 (£'000)
<b>Net cash flow from operating activities</b>		287,980	(186,798)
<b>B: Analysis of changes in net funds</b>			
Increase/(decrease) in cash in this period		80,414	(186,798)
<b>Net funds at 1 April (net cash at bank)</b>		20,094	206,892
Net funds at 31 March (closing balance)		100,508	20,094
The following balances as at 31 March were held at:			
Government Banking Service		100,508	2
Commercial banks and cash-in-hand		–	20,092
<b>Balance at 31 March</b>		100,508	20,094

The [notes](#) form part of this statement.

## Notes to the Trust Statement

### 1. Statement of Accounting Policies

#### 1.1 Basis of accounting

The Trust Statement is prepared in accordance with:

\*the 2020/21 Financial Reporting Manual (FReM) issued by HM Treasury, in particular Chapter 8.2 which deals with Consolidated Fund revenue and Trust Statements. The accounting policies contained in the FReM apply International Financial Reporting Standards (IFRS) as interpreted for the public sector \*the accounts direction issued by HM Treasury under section 2 (3) of the Exchequer and Audit Departments Act 1921

The accounting policies adopted in the Trust Statement are described below. The accounting policies have been applied consistently in dealing with items considered material in relation to the accounts.

The income and associated expenditure contained in these statements are those flows of funds which HM Land Registry handles on behalf of the Consolidated Fund and where it is acting as agent rather than principal.

The financial information contained in these statements and in the notes is rounded to the nearest £'000.

## 1.2 Changes in accounting policy and disclosures

There have been no changes in accounting policies for the reporting period. New standards, amendments and interpretations issued but not effective for the financial year beginning 1 April 2021 and not early adopted:

- IFRS 16 Leases came into effect on 1 January 2019 and replaced IAS 17 Leases. However, HM Treasury (HMT) recommended that government departments defer the adoption of this accounting standard until 1 April 2022 although some departments were permitted early adoption in limited circumstances. HM Land Registry has elected to adopt this standard from 1 April 2021. However, all leases are held in the Departmental Accounts and there is no impact on the Trust Statement
- IFRS 17 Insurance **Contracts** will become effective from 1 January 2023 for public sector organisations. This reporting standard is anticipated to have no accounting impact upon HM Land Registry as no such insurance **contracts** are held

## 1.3 Accounting convention

The Trust Statement has been prepared under the historical cost convention. The preparation of the accounts in conformity with IFRS requires the use of certain critical accounting estimates (see note 1.6). It also requires management to exercise its judgement in the process of applying the accounting policies.

## 1.4 Revenue recognition

Fees and charges are measured at the fair value of amounts received and in accordance with IFRS 15. Fees and charges are derived from the [Land Registration Fee Order 2013 \(https://www.legislation.gov.uk/ukxi/2013/3174/made\)](https://www.legislation.gov.uk/ukxi/2013/3174/made). They are included within the financial statements of the financial year in which the service is delivered. Income is recognised net of any refunds for transactions that are not completed, or on transactions where erroneous information is provided by **customers**.

Registration of title and Land Charges and Agricultural Credits income is recognised upon receipt of a completed application. If an application is not complete, the amount received is treated as a fee in advance, regardless of application type. All application types are accounted for consistently. The associated payment amounts received for services not delivered in the financial year reported are subsequently recorded as **contract** liabilities and disclosed within current liabilities.



Income is recognised once the **contract** performance obligation under IFRS 15 has been fulfilled, that is once the register has been fully updated following receipt of an application.

### 1.5 Receivables

Receivables are shown net of impairments in accordance with the requirements of IFRS 9. Receivables are derecognised when the rights to receive cash flows from the assets have expired.

### 1.6 Critical accounting judgements and estimates

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

When preparing the Trust Statement, HM Land Registry makes estimates and assumptions concerning the future. The most significant judgement area in the preparation of this Trust Statement relates to revenue recognition and the calculation of the deferred revenue balance, which requires a judgement on the percentage of work complete for outstanding applications. Further details on revenue recognition is contained in Note 1.4.

### 1.7 Impairment of debt and credit losses

Receivables are shown net of impairments in accordance with the requirements of the FReM and IFRS 9. The fair value of receivables is determined by making an impairment to reduce the carrying value of receivables to the estimated future flow of repayments.

HM Land Registry is not exposed to credit risk under IFRS 7 Financial Instruments.

### 1.8 Miscellaneous Consolidated Fund extra receipts (CFER) Income

In accordance with Managing Public Money, HM Treasury has powers to direct that income included in a departmental Estimate and approved by Parliament may be retained and used by the department. This is undertaken by applying this income against specific costs (resource or capital) within that Estimate. Where

HM Land Registry receives income outside that authority, the cash must be surrendered to the Consolidated Fund.

## 2. Revenue and other income

	2020/21 (£'000)	2019/20 (£'000)
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Fees and charges		
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	2020/21 (£'000)	2019/20 (£'000)
Registration of title	226,042	290,082
Land Charges and Agricultural Credits	6,269	7,019
Local Land Charges	225	126
<b>Total fees and charges</b>	<b>232,536</b>	<b>297,227</b>
Commercial income		
Income from commercial activities	3,857	4,502
<b>Total commercial income</b>	<b>3,857</b>	<b>4,502</b>
<b>Total revenue and other income</b>	<b>236,393</b>	<b>301,729</b>

### 3. Receivables

#### 3.1 Current receivables

	2020/21 (£'000)	2019/20 (£'000)
Receivables	1,373	2,881
Bad debts written off	(12)	(7)
<b>Receivable before impairment</b>	<b>1,361</b>	<b>2,874</b>
less estimated impairments	–	–
<b>Total receivables as at 31 March</b>	<b>1,361</b>	<b>2,874</b>

Receivables represents the amount due from taxpayers and businesses where **invoices** or other demands for payment have been issued but not paid for at 31 March 2021. Debts are written off only when the debtor is dissolved, bankrupt or in liquidation and the debt is deemed unrecoverable through any further means.

Individual application receipts are only processed once the relevant fee has been accounted for. The total collectable is spread over a high volume of different **customers** with associated low-value fees. Accordingly, the likelihood of non-collection of fees and credit risk exposure have both been determined as insignificant in terms of overall risk, with these assessments unchanged in light of the impact of the coronavirus (COVID-19).

	<b>Note</b>	<b>2020/21 (£'000)</b>	<b>2019/20 (£'000)</b>
Balance on Consolidated Fund as at 1 April		(23,921)	179,885
Net revenue for the Consolidated Fund	SOCNE	236,359	(203,806)
Less amount paid to the Consolidated Fund		(207,566)	–
<b>Balance on Consolidated Fund Account as at 31 March</b>		<b>4,871</b>	<b>(23,921)</b>

## 6. Related party disclosures

In accordance with IAS 24 Related Party Disclosures, as interpreted by the FReM, the following information is provided on related party transactions.

On 1 April 2020, HM Land Registry became a non- ministerial department.

None of the Board members, or members of the key management staff or other related parties, have undertaken any material transactions with HM Land Registry during the year.

The Remuneration report provides information on key management compensation.

## 7. Events after the reporting period

In accordance with the requirements of IAS 10 Events After the Reporting Period, post year end events are considered up to the date on which the accounts are authorised for issue. This is interpreted as the date of the Certificate and Report of the Comptroller and Auditor General. The accounts do not reflect events after this date.

There are no subsequent events to report.

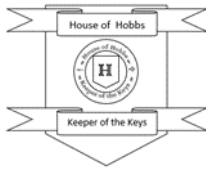
[↑ Back to top](#)

**OGL**

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Baroness.oftheHouseof+Hobbs\_45014\_168@gmail.com  
23 April 2023

MR SIMON HAYES CEO/CHIEF LAND REGISTRAR  
LAND REGISTRY sub-office HM Government plc Corporation/State 1 BEDFORD PARK CROYDON [CR0 2AQ]  
foi@landregistry.gov.uk

**GDPR - DPA 2018 Subject Access Request**

Reference: LT148945 33.LE9 6NW

Our reference number HOH—SIMON HAYES CEO/CHIEF LAND REGISTRY—HOHO168

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: Baroness Yvonne Hobbs

Address: 33 LEA CLOSE County Palatine of Leicestershire [LE9 6NW]

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

Confirmation that you are/have been processing our personal data;

A copy of our 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 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 our right to request rectification, erasure or restriction or to object to such processing;

Confirmation of 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 us;

The existence of any automated decision-making (including profiling); and

The safeguards you provide if you transfer 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 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.

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.

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

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

Without ill will or vexation

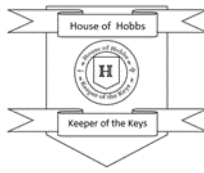
For and on behalf of the Principal legal embodiment by the title of MRS YVONNE HOBBS.

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

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

\* 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 procuration





33, Lea Close  
County Palatine of Leicestershire {LE9 6NW}

Baroness.oftheHouseof+Hobbs\_32187\_173@gmail.com  
28 May 2023

To: MR SIMON HAYES (CLAIMANT)  
CEO/CHIEF LAND REGISTRAR for LAND REGISTRY sub-office HM Government plc Corporation/State  
1 BEDFORD PARK CROYDON [CR0 2AQ]

simon.hayes@landregistry.gov.uk

Your Ref: LT148945 33.LE9 6NW , LT278811 Parva Paddocks.LE17 5HR included D&B ID:232117267 , FCA ID:nya  
cc. King Charles, c/o Lord of the Privy Counsel Penny Mordaunt MP  
penny.mordaunt.mp@parliament.uk penny.mordaunt.mp@parliament.uk , Martin John Callanan ,  
contactholmember@parliament.uk , grant.shapps.mp@parliament.uk , leicester.office@landregistry.gsi.gov.uk ,

Our Ref: HOH—SIMON HAYES CEO/CHIEF LAND REGISTRY—HOHO173

Dear MR SIMON HAYES,

Please provide hard copies of all our property including 'off book' information/those entities supplied with material pertaining to us and our property/uses made of our property in any way or format/mentions/notes/contracts/data from within your private "Register".

Also once you have provided all property and we have confirmed complete receipt, please remove all your recording of our property from your private "Register" and confirm that you have fulfilled our wishes.

- a) We wish to see the First 'voluntary' Registration of the property and its executed documents and contracts showing wet ink consent of the parties including Land Registry showing both parties awareness of the voluntary nature and the absence of Land Registry being a party to the sale of the real property between the 'Seller' and the 'Buyor'.
- b) We wish to see our 'obligation' to Registration and executed documents and contracts showing wet ink consent of the parties including ours with Land Registry showing both parties awareness of the voluntary nature and the absence of Land Registry being 'party to the sale of the real property between the 'Seller' and ourselves, the 'Buyor'.
- c) We wish to see the contract, executed according to 2006, Companies Act s.44 between Land Registry and ourselves; Ian Slinger, Harvey Ingram LLP and ourselves; Land Registry and Ian Slinger, Harvey Ingram LLP; ; Land Registry and Bruce Fletcher, Land Registry and The East Midlands Electricity Board.

We have previously requested you provide a copy of the correctly executed contract between the private entity of HM Government plc and note that our unrebutted Affidavit "HOH—SIMON HAYES CEO/CHIEF LAND REGISTRY—HOHO168" shows you acquiesce that the private entity of HM Government plc and all sub-offices including the judiciary, police and land registry 'act' without the wet ink consents of the "governed" which includes us. We should be obliged to be informed immediately if this executed contract has been found.

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

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

We await your response. Silence creates a binding agreement.

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.





HM Land Registry - Request for Information (FOIA reference F230602)

On Tue, 20 Jun 2023 at 16:33, \_FOI email address <FOI@landregistry.gov.uk> wrote:

Dear Yvonne Hobbs

Thank you for your letter dated 28 May 2023 (copy attached) which we intend to deal with under the terms of the Freedom of Information Act 2000.

In order to proceed with your request we require some further information:

Your request in the last paragraph of the letter asks for the following:

"A copy of the correctly executed contract between the private entity of HM Government PLC and 'note that our un rebutted Affidavit "HOH – Simon Hayes CEO Chief Land Registry – H0H0168" shows you acquiesce that the private entity of HM Government PLC and all sub-offices including the judiciary, police and land registry 'act' without the wet ink consents of the 'governed' which include us. We should be obliged to be informed immediately if this executed contact has been found."

We are unsure what you are referring to, could you please provide more information in simpler terms?

Once you have sufficiently clarified your request it will be dealt with under the terms of the Freedom of Information Act 2000 and answered within 20 working days.

Yours sincerely



Amanda Whittaker  
Disclosure Officer  
Risk, Assurance, Information, Security (RAIS)  
Data and Register Integrity Group

# Notice of eviction

In the County Court at Nuneaton County Court	
Claim no.	K1PP4006
Writ no.	
Warrant no.	5A365906
Date	27th September, 2023

To Mrs Yvonne Hobbs,  
AND ANY OTHER OCCUPIERS  
33 Lea Close  
Comprised Under Title Number  
LT148945  
Broughton Astley  
LE9 6NW



### YOU SHOULD READ THIS NOTICE CAREFULLY

The court has issued a warrant or writ for the possession of the above property (land) at the request of the claimant. A warrant gives a county court bailiff the authority to evict you and hand over possession to the claimant. A writ gives a High Court Enforcement Officer the authority to evict you and hand over possession to the claimant. In this notice the term 'Authorised Person' is used to refer to either the Bailiff or the High Court Enforcement Officer. This notice tells you the time and date when the eviction will take place, what will happen on that date, and what you can do.

**The eviction will take place on 30th October, 2023 at 11:00 AM.**

**You should arrange to leave the property (land) with your belongings before this date and time.**

You should make any application to the court, you will locate the bailiff (authorised person) details and full court address details over the page.

Mrs Yvonne Hobbs  
33 Lea Close  
Broughton Astley  
LE9 6NW

Details of 'what will happen', 'what you can do' and who you can contact are over the page.

### What will happen

A possession warrant or writ gives the bailiff authority to remove **anyone** still in the property (on the land) at the time the eviction is due to take place. A representative of the claimant will attend with the Authorised Person. That representative will change any locks, or take any other steps necessary to prevent re-entry. If you have not removed all of your belongings when the eviction takes place, you will only be allowed time to do so if the claimant's representative agrees.

### What you can do

You can get help and advice about the eviction, or about re-housing from an advice agency, a solicitor or your local Housing Department. **Act immediately.**

**In some circumstances, the court can decide to suspend the warrant or writ and postpone the date for eviction.** You should get advice now about whether the court may do so in your case. If it can, you must apply to the court setting out your grounds (reasons) for asking that it should. It is not sufficient just to say that you have not been able to find somewhere else to live. If you wish to apply, you should ask the court for a form **N244 (Application Notice)**. Once you have filled in the form with your request and the grounds on which you are making it, you will be given an appointment to see a judge. The claimant will be sent a copy of your application. You may have to pay a fee but if you have little or no savings and are on certain benefits or have a low income, you may not have to pay a court fee, or you may get some money off should you qualify for Help with Fees. A member of the court's staff will be able to give you more details about this.

You must attend at the time and date given on the notice. The claimant, or the claimant's representative, may also attend. If you do not go to the hearing, the judge may simply dismiss your application and you could incur additional court costs.

**If you can pay any sum to reduce or pay off any arrears, it might make a difference.** You should contact the claimant, or the claimant's solicitor, immediately. Any payments must be made to the claimant (not to the court) and you should get a receipt. The claimant will decide whether your payment is sufficient to stop the eviction. If the claimant does not agree to stop the eviction **you should apply to the court.** If the payment is accepted and they agree to stop the eviction, then the claimant must let the court know before the eviction is due to take place.

### Contact

You can contact the Authorised Person

for area 2  
Warwickshire Justice Centre  
PO Box 3878  
Vicarage Street  
Nuneaton  
CV11 4WX

who will be responsible for the eviction, by telephoning

0300 123 5577

Monday to Friday between the hours of  
8:30am and 4:00pm

The claimant is Lloyds Bank PLC represented by

Aberdein Considine  
Merchant House  
30 Cloth Market  
Newcastle Upon Tyne  
NE1 1EE

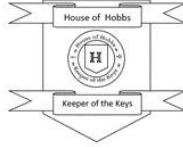
whose phone number (if available) is

01916078460

Quote Reference

VREC/973545/Hobbs





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

Baroness.oftheHouseof+Hobbs\_192\_OA557@gmail.com  
11/10/23

To: MISS RUTH MARY ABERDEIN (CLAIMANT)  
PARTNER ABERDEIN CONSIDINE  
5 Bon Accord Crescent ABERDEEN [AB11 6DN]  
ask@acandco.com

cc. King Charles, c/o Lord of the Privy Counsel Penny Mordaunt MP}hcnquiries@parliament.uk , Lady Chief Justice Sue Lascelles Carr}KBEnquiries@justice.gov.uk , contactholmember@parliament.uk , enquiries.nuneaton.countycourt@justice.gov.uk, e-filing.nuneaton.countycourt@justice.gov.uk, Rob.Nixon@leicestershire.pnn.police.uk ,

Your Ref} K1PP4006 Fraudulent instrument N54 - demand for payment, without presenting Us with a valid and legal Bill—predicated upon a pre existing commercial contract or agreement (wet ink signed)—which is recognised under the Bills of exchange act of 1882 as fraud.

Our Ref: HOH—RUTH MARY ABERDEIN PARTNER OFFICER ABERDEIN CONSIDINE—HOHO192

Dear MISS RUTH MARY ABERDEIN,

Thank you for} Under Your Ref}K1PP4006 your in terrorem claims and threats —demand for payment, outwith a valid and legal Bill, predicated upon a pre existing commercial contract or agreement—which is recognised under the Bills of exchange act of 1882 for claimant claim £109,561.12. Of Powers of Attorney and absence of any Bills, wet ink signed contracts,agreements or obligations : And your further claims to authority over our property corporeal, property real and property intangible. Lloyds Bank plc has received payment. Lloyds Bank plc owe MRS YVONNE HOBBS GBP £33,459,591.00 through a securitized lien recognised within their corporate Articles and which all other corporations insinuating themselves in without providing Bills or wet ink contracts have knowledge of including Aberdein Considine.

Further to the claims made on the 20 July 2023 by Deputy District Judge Oakes, at the County Court at Nuneaton...the fraudulent instrument N54 of 27th September 2023, unsigned further claims “The court has issued a warrant or writ for possession of the above property (land) at the request of the claimant. A warrant gives a county court bailiff the authority to evict you and hand over possession to the claimant. A writ gives a High Court Enforcement Officer the authority to evict you and hand over possession to the claimant. In this notice the term ‘Authorised Person’ is used to refer to either the Bailiff or the High Court Enforcement Officer. This notice tells you the time and date when the eviction will take place, what will happen on that date, and what you can do.

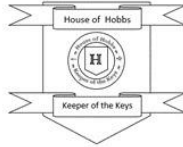
The eviction will take place on 30th October, 2023 at 11:00 AM. You should arrange to leave the property (land) with your belongings before this date and time.

You should make any application to the court, you will locate the bailiff (authorised person) details and full court address details over the page.

A possession warrant or writ gives the bailiff authority to remove anyone still in the property (on the land) at the time the eviction is due to take place. A representative of the claimant will attend with the Authorised Person. That representative will change any locks, or take any other steps necessary to prevent re-entry. ...”

We have noted as of this day the 11/10/23 that there has been no formal legal response to the instrument intituled judicial order N26 from a meeting at the private, corporate offices of Nuneaton County Court HMCTS, a sub-office of HM Government plc Corporation/State when MR RICHARD MICHAEL OAKES (CLAIMANT) in the position of DEPUTY DISTRICT JUDGE OFFICER for NO 5 CHAMBERS LIMITED Corporation/State held forth. We have not had sight of your case file tho we have requested this. We have not sighted the claimed Bills predicated upon a pre-existing Contract from you tho we have requested this. We have neither been given sight of your evidence of Power of Attorney upon and over Our property. We have not seen any declaration that your corporation/state acknowledges our payments and our outstanding Bills upon securitized liens for which Lloyds Bank plc is indebted to Us for GBP £33,459,591.00. These acts constitute fraud and terrorism. We attach under this same cover the Affidavit for a Contempt order Under Criminal Procedure Rules 81:





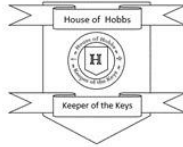
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HOH—RUTH MARY ABERDEIN PARTNER OFFICER ABERDEIN CONSIDINE—  
HOHO192  
Affidavit of Truth and Statement of Fact

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1. I, Baroness Yvonne of the House of Hobbs (being the undersigned), do solemnly swear, declare, and depose:
2. That I am competent to state the matters herein and that I do take oath and swear that the matters herein are accurate, correct, honest, and true as contained within this Affidavit of Truth and Statement of Fact.
3. That I am herein stating the truth, the whole truth, and nothing but the truth, and that these truths stand as fact until another can provide the material, physical, and tangible evidence and substance to the contrary.
4. That I fully and completely comprehend that before any charges can be brought, it must be first proved, by presenting the material, physical, and tangible evidence and substance to support the facts, that the charges are valid and have substance that can be shown to have a foundation in fact.
5. That I have first-hand knowledge of the facts stated herein.
6. That all the facts stated herein are accurate, correct, honest, and true, and are admissible as material evidence, and that if I am called upon as a witness, that I will testify to their veracity.
7. That the eternal, unchanged principals of truth are as follows:
  - a) All are equal and are free by natural descent.
  - b) Truth is factual and not subjective to belief, which is nothing of any material, physical, or tangible substance in fact.
  - c) An un-rebutted Affidavit stands as the truth and fact.
  - d) An un-rebutted Affidavit is the documented fact and truth on and for the record.
  - e) All matters must be expressed to be resolved.
  - f) He who does not rebut the Affidavit agrees to it by default.
  - g) He who does anything by another's hand is culpable for the actions of the other's hand.
  - h) A security by way of a lien is, first and foremost, an agreement between the parties, as there is no disagreement between the parties.
  - i) That he who stands as surety, by providing the security by way of a lien, stands in honour, as that surety is undertaken by agreement, without coercion, duress, or protest, and without the threat of harm, loss, or injury, and, as such, stands in honour for the harm, loss, or injury by their own hand.
8. That this Affidavit is non-judicial and pre judicial, and:
  - a) That no judge, court, government, or any agencies thereof, or any third parties whatsoever, can abrogate the Affidavit of Truth and Statement of Fact of another, and;
  - b) That only a party affected by an Affidavit can speak and act for himself and is solely responsible for responding with his own Affidavit of Truth and Statement of Fact, which no one else can do for him, where there is material, physical, and tangible evidence and substance in fact, which definitively is a firm foundation to rebut the rebutted affidavit.
9. That these facts, which form the main body of this Affidavit of Truth and Statement of Fact, are as follows, and that the material, physical, and tangible evidence and substance to support these facts is provided as exhibits and material, physical, and tangible evidence and substance as a foundation of these facts.
10. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of a valid and legal obligation upon MRS YVONNE HOBBS to meet your demand for payment without it being predicated upon a wet ink signed contract and that you had the wet ink signed contract as presentable, material fact before you brought your charges or made your claims.
11. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE never having, at any time provided valid, presentable material evidence to support the claim of a valid and legal obligation upon MRS YVONNE HOBBS to meet your demand for payment without it being predicated upon a wet ink signed contract and that you had exemption for the withholding of material evidence otherwise an act of fraud, and you had the wet ink signed exemption as presentable, material fact before you brought your charges or made your claims.
12. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of a valid and legal contract between Lloyds Bank plc and ABERDEIN CONSIDINE conferring Power of Attorney, obligations, liabilities or agreement upon MRS YVONNE HOBBS and that you had the wet ink signed contract as presentable, material fact before you brought your charges or made your claims.
13. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of a valid and legal contract between HM Courts and Tribunals Service



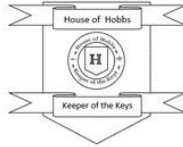


and ABERDEIN CONSIDINE conferring agreement upon MRS YVONNE HOBBS and presentable, material fact before you brought

Power of Attorney, obligations, liabilities or that you had the wet ink signed contract as your charges or made your claims.

14. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of a valid and legal contract between Deputy District Judge Richard Michael Oakes and ABERDEIN CONSIDINE conferring Power of Attorney, obligations, liabilities or agreement upon MRS YVONNE HOBBS and that you had the wet ink signed contract as presentable, material fact before you brought your charges or made your claims.
15. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of a valid and legal contract between No 5 Barrister Chambers and ABERDEIN CONSIDINE conferring Power of Attorney, obligations, liabilities or agreement upon MRS YVONNE HOBBS and that you had the wet ink signed contract as presentable, material fact before you brought your charges or made your claims.
16. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of a valid and legal contract between 'Authorised Person' a Bailiff and ABERDEIN CONSIDINE conferring Power of Attorney, obligations, liabilities or agreement upon MRS YVONNE HOBBS and that you had the wet ink signed contract as presentable, material fact before you brought your charges or made your claims.
17. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of a valid and legal "court order" and that you had a court order as presentable, material fact before you brought your charges or made your claims.
18. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of a valid and legal "court case" and that you had a court case management file as presentable, material fact before you brought your charges or made your claims.
19. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of authority to speak or act as if there was a "court order" conferring Power of Attorney, obligations, liabilities or agreement upon MRS YVONNE HOBBS and that you had authority as presentable, material fact before you brought your charges or made your claims.
20. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of a signed and sealed judicial order of a court and that you had the signed and sealed judicial order as presentable, material fact before you brought your charges or made your claims.
21. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of authority of an officer of judge—an officer of the private sub-office of HM Government plc Corporation/State to create a judicial order of a court order outside of your private entity—HMCTS or ABERDEIN CONSIDINE—and that you had the said authority as presentable, material fact before you brought your charges or made your claims.
22. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of authority to instruct an officer of bailiff—by the grant of Power of Attorney to an officer of the private sub-office of HM Government plc Corporation/State upon your court order and that you had the said authority as presentable, material fact before you brought your charges or made your claims.
23. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of a court order instructing the officers of the private Corporation/State of HMCTS and that you had the wet ink signed contract or agreement : And instruction to the HMCTS officers as presentable, material fact before you brought your charges or made your claims.
24. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of authority to instruct an officer of Bailiff of HM Government—an officer of the private Corporation/State operating under the jurisdiction of the sub-office of HM Government plc Corporation/State to take our property from Us upon a court order and that you had the said authority as presentable, material fact before you brought your charges or made your claims.
25. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim an OFFICER for the private entity of ABERDEIN CONSIDINE has authority to make law and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
26. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim an OFFICER for the private entity of ABERDEIN CONSIDINE has authority to make law to which MRS YVONNE HOBBS is bound and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
27. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable



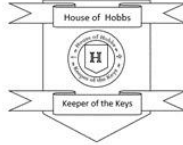


material evidence to support the claim an  
CONSIDINE has authority to make law to  
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OFFICER for the private entity of ABERDEIN  
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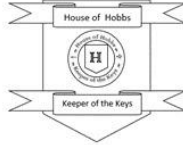
28. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim an OFFICER for the private entity of ABERDEIN CONSIDINE has authority to order a clerk—an unknown officer of private entity Nuneaton County Court—to write to Us of documents relating to eviction, with force in terrorem divesting Us of our authority over our property via an instrument that was not properly executed regarding a private meeting of the Court on 20.07.23 to which We were bound and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
29. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE an OFFICER for the private entity of ABERDEIN CONSIDINE has authority to create an order against Our property real, Our property corporeal and Our property tangible at any private meeting and can issue terrorist threats towards Us and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
30. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE an OFFICER for the private entity of ABERDEIN CONSIDINE has authority to withhold from Us the alledged judge's Orders, transcripts and case file and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
31. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of law not as presumption but as fact and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
32. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim contra that a presumption is a presumption on which must be agreed by the parties, to be true and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
33. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support a claim contra that 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 that presumption. The presumption then has no standing or merit in FACT and that you had the signed and consented to contra facts as presentable, material fact before you brought your charges or made your claims.
34. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support a claim contra 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 and We, the undersigned formally challenge the Presumption of Public Record as it is by definition a presumption and has no standing or merit in presentable or material fact and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
35. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support a claim that all the members of the Private Bar Guild who have all sworn a solemn secret absolute oath to their Guild then act as public agents of the Government, or "public officials" by making additional oaths of public office that openly and deliberately contradict their private "superior" oaths to their own Guild and We, the undersigned formally challenge the Presumption of Public Service as it is by definition a presumption and has no standing or merit in presentable or material fact and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
36. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support a claim that all members of the Private Bar Guild acting in the capacity of "public officials" who have sworn a solemn public oath remain bound by that oath and therefore bound to serve honestly, impartiality and fairly as dictated by their oath and We, the undersigned formally challenge the Presumption of Public Oath as it is by definition a presumption and has no standing or merit in presentable or material fact and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
37. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support a claim that key members of the Private Bar Guild in the capacity of "public officials" acting as judges, prosecutors and magistrates who have sworn a solemn public oath in good faith are immune from personal claims of injury and liability and We, the undersigned formally challenge the Presumption of Immunity as it is by definition a presumption and has no standing or merit in presentable or material fact and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.





38. It is now on and for the record and in perpetuity (CLAIMANT) in the position of PARTNER time provided valid, presentable material summons and therefore one who attends Court is presumed to accept a position (defendant, juror, witness) and jurisdiction of the court and We, the undersigned formally challenge the Presumption of Summons as it is by definition a presumption and has no standing or merit in presentable or material fact and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
39. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support a claim that by custom a summons or warrant for arrest 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 and We, the undersigned formally challenge the Presumption of Custody as it is by definition a presumption and has no standing or merit in presentable or material fact and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
40. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support a claim that as one may be listed as a "resident" of a ward of a local government area and have listed on one's "passport" the letter P, We are a pauper and therefore under the "Guardian" powers of the government and its agents as a "Court of Guardian and We are by default a pauper, and lunatic and therefore must obey the rules of the clerk of guardians (clerk of magistrates court) and We, the undersigned formally challenge the Presumption of Court of Guardians as it is by definition a presumption and has no standing or merit in presentable or material fact and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
41. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support a claim that members of the Private Bar Guild presume We accept the office of trustee as a "public servant" and "government employee" just by attending Court or by attending by "invitation" or attending by terrorism of force and We are a government employee or public trustee in these instances and We, the undersigned formally challenge the Presumption of Court of Trustees as it is by definition a presumption and has no standing or merit in presentable or material fact and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
42. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support a claim that for the matter at hand, the Private Bar Guild appoints the judge/magistrate in the capacity of Executor while the Prosecutor acts in the capacity of Beneficiary of the trust for the current 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. The presumption is that We are not 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 is We are by default the trustee, and 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 Us and We, the undersigned formally challenge the Presumption of Government as it is by definition a presumption and has no standing or merit in presentable or material fact and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
43. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support a claim that under contract law We have expressed and granted authority to the Judge and Magistrate through stated and therefore agree to be bound to a contract thereby granting implied or expressed appointment of the judge, prosecutor or clerk as agents, and We agree to be contractually bound to perform at the direction of the judge or magistrate and We, the undersigned formally challenge the Presumption of Agent and Agency as it is by definition a presumption and has no standing or merit in presentable or material fact and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
44. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support a claim that We are 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 and the fact that We do not know Our position as executor and beneficiary and We, the undersigned formally challenge the Presumption of Incompetence as it is by definition a presumption and has no standing or merit in presentable or material fact and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.
45. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support a claim that as it is presumed to be a private business meeting of the Bar Guild, We are guilty whether We plead "guilty", do not plead or plead "not guilty" Unless We have prepared an affidavit of truth and motion to dismiss with extreme prejudice onto the public record or call a demurrer, the presumption is We are guilty and the private Bar Guild can hold Us until a bond is prepared to guarantee the amount the guild wants to profit from Us and We, the undersigned formally challenge the Presumption of Guilt as it is by definition a presumption and has no standing or merit in presentable or material fact and that you had the signed and consented to facts as presentable, material fact before you brought your charges or made your claims.





46. It is now on and for the record and in perpetuity (CLAIMANT) in the position of PARTNER time provided valid, presentable material that MISS RUTH MARY ABERDEIN for ABERDEIN CONSIDINE has never, at any evidence to support the claim contra that We formally challenge all presumptions of law and as we have formally challenged all the twelve presumptions of law then the presumption of law formally has no substance in material FACT and and that you had the signed and consented to facts contra as presentable, material fact before you brought your charges or made your claims.
47. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim of authority under UK Public General Acts—for which the mandatory requirement for HM Government Corporation/State before any Acts and statutes can be legally acted upon—being the getting of the wet-ink consents of the 64.1 million 'governed' is required and that you had these consents as presentable, material fact before you brought your charges or made your claims..
48. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim UK Public General Acts—2001 Criminal Justice Act of authority under UK Public General Acts—2001 Criminal Justice and Police Act, c.16, s.64(1)(a)—“appropriate judicial authority” means— a judge of the Crown Court” where a judge is engaged within a sub-office of a private Corporation/State—for which the mandatory requirement 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 to that sub-office 'authority" and that you had these consents as presentable, material fact before you brought your charges or made your claims.
49. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim contra as expressed by Chandran Kukathas that HM Government plc be a Corporation/State ; And that before any of the Acts or Statutes can be acted upon the getting of the wet-ink consents of the 64.1 million 'governed' is required to that sub-office 'authority" and that you had these consents as presentable, material fact before you brought your charges or made your claims.
50. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim contra as expressed by Sir Jack Beatson FBA in his address to Nottingham University that the judiciary is a sub-office and subordinate of the Corporation/State of HM Government plc ; And that before any of the Acts or Statutes can be acted upon the getting of the wet-ink consents of the 64.1 million 'governed' is required to that sub-office 'authority" and that you had these consents as presentable, material fact before you brought your charges or made your claims.
51. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim the judiciary, and all corporations/states have exemption from getting of the wet-ink consent of MRS YVONNE HOBBS before any of their private charter ; OR the superior branches of Executive or Legislature Acts or Statutes can be acted upon ; And the judiciary, and all corporations/states have exemption from the 1882 Bills of Exchange Act to omit the presentation of the wet-ink signed contract undertaken without force or fraud by MRS YVONNE HOBBS ; And exemption from the presentation of a wet ink signed Bill as proof of debt or obligation upon MRS YVONNE HOBBS. .
52. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has never, at any time provided valid, presentable material evidence to support the claim that the judiciary, and all corporations/states have exemption from the getting of the wet-ink consent of the 64.1 million 'governed' before any of their private charter ; OR the superior branches of Executive or Legislature Acts or Statutes can be acted upon.
53. It is now on and for the record and in perpetuity that MISS RUTH MARY ABERDEIN (CLAIMANT) in the position of PARTNER for ABERDEIN CONSIDINE has acted in bias to the detriment of MRS YVONNE HOBBS. Ignorance is no defence for committing criminal acts. Considering the position of MISS RUTH MARY ABERDEIN in the position of PARTNER for ABERDEIN CONSIDINE should have shown more diligence and accountability in the office. It is our considered opinion, that MISS RUTH MARY ABERDEIN in the position of PARTNER for ABERDEIN CONSIDINE has wilfully acted to the detriment of the seven (7) principals of public life.

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

Without ill will or vexation

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



## Order for possession

In the  
County Court at Nuneaton

Claim No. K1PP4006



1st Claimant: Lloyds Bank PLC  
Ref: VREC/973545/Hobbs  
1st Defendant: Mrs Yvonne Hobbs  
Ref:

On the 20 July 2023, Deputy District Judge Oakes,  
at the County Court at Nuneaton, Warwickshire Justice Centre, Po Box 3878, Vicarage  
Street, Nuneaton, CV11 4WX.

Upon hearing Solicitor's Agent representing Lloyds Bank PLC  
and upon Mrs Yvonne Hobbs not attending

This order has been made on discretionary grounds and the court orders that

1. The defendant give the claimant possession of 33 Lea Close, Comprised Under Title  
Number, LT148945, Broughton Astley, LE9 6NW on or before 17 August 2023.
  2. The defendant pay the claimant £109,561.12 for Outstanding Mortgage Balance.
- Dated 20 July 2023

### To the defendant

The court has **ordered you to leave** the property by the date stated in paragraph 1 above.  
If you do not do so, the claimant can ask the court, without a further hearing, to authorise a bailiff or High  
Court Enforcement Officer to evict you. (In that case, you can apply to the court to stay the eviction; a  
judge will decide if there are grounds for doing so.)

The claimant will send you a copy of the bill of costs with a notice telling you what to do if you object to  
this amount. If you do object, the claimant will ask the court to fix a hearing to assess the amount.  
Payments should be made to the claimant, not to the court. If you need more information about making  
payments, you should contact the claimant.

If you do not pay the money owed when it is due and the claimant takes steps to enforce payment, the  
order will be registered in the Register of Judgments, Orders and Fines. This may make it difficult for you  
to get credit. Further information about registration is available in a leaflet which you can get from any  
county court office.

### Need help with your problem?

You may qualify for help with the costs of legal advice or getting someone to speak or negotiate for you from Civil  
Legal Aid. For further information please refer to [www.gov.uk/legal-aid](http://www.gov.uk/legal-aid).



HM Courts  
& Tribunals  
Service

The County Court at Nuneaton  
Warwickshire Justice Centre  
PO Box 3878  
Vicarage Street  
Nuneaton  
CV11 4WX

**DX 701940 Nuneaton 2**

**Tel:** 0300 123 5577  
**Fax:** 02476 352835  
**Minicom VII:** 0191 4781476  
(Helpline for deaf and hard of hearing)

**[www.hmcourts-service.gov.uk](http://www.hmcourts-service.gov.uk)**

Our Ref: K1PP4006

Your Ref:

Mrs Yvonne Hobbs  
33 Lea Close  
Broughton Astley  
LE9 6NW

0000335



6346636/0104/0000335

CL(Aug-2016)

25 July 2023

Dear Sir/Madam,

Please find enclosed documents relating to possession claim number **K1PP4006**.

Yours Sincerely,

On behalf of the Court Manager of the County Court at Nuneaton



INVESTOR IN PEOPLE

Page 1 of 2



CUSTOMER SERVICE EXCELLENCE



# Deputy District Judge (Magistrates' courts)

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

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

Did you find what you were looking for?

**Also in this section**

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

<https://www.gov.uk/government/organisations/hm-courts-and-tribunals-service>  
**HM Courts & Tribunals Service - GOV.UK**  
 HM Courts & Tribunals Service is responsible for the administration of criminal, civil and family courts and tribunals in England and Wales. It is an executive agency, sponsored by the Ministry of Justice.

[https://en.wikipedia.org/wiki/His\\_Majesty's\\_Courts\\_and\\_Tribunals\\_Service](https://en.wikipedia.org/wiki/His_Majesty's_Courts_and_Tribunals_Service)  
**His Majesty's Courts and Tribunals Service - Wikipedia**  
 His Majesty's Courts and Tribunals Service (HMCTS) is an executive agency of the Ministry of Justice. It was created on 1 April 2011 (as Her Majesty's Courts and Tribunals Service) by the merger of Her Majesty's Courts Service and the Tribunals Service. The agency is responsible for the administration of the courts of England and Wales, the Probate Service and tribunals in England and Wales ...


<https://www.gov.uk/guidance/submit-or-respond-to-an-application-with-myhmcts>  
**Submit or respond to an application with MyHMCTS - GOV.UK**  
 Case management and submission guidance. See the following guidance for managing, submitting and responding to cases in MyHMCTS: case administration - includes sharing a case, assigning a case ...

**Her Majesty's Courts and Tribunals Service**  
 Government Agency  
[justice.gov.uk/about/hmcts](https://justice.gov.uk/about/hmcts)

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

<b>Formed</b>	2011
<b>Preceding agencies</b>	Her Majesty's Courts Service, Tribunals Service
<b>Type</b>	Executive agency

[Website](#)
[Wikipedia](#)
[Twitter](#)
[Facebook](#)
[YouTube](#)



BEGIN

Classification: Public

**LLOYDS BANK**



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

Ms Yvonne Hobbs  
22 Lea Close  
Broughton Astley  
LE9 6NW

15/10/2021

Our Ref: DSAR-288454

**Your Data Subject Access Request (DSAR)**

Dear Ms Hobbs

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

We have started requesting information on the account listed below.

- Mortgage 50000066905984

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

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

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

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

Lloyds Banking Group plc is registered in Scotland no. SC95000. Registered Office: The Mound Edinburgh EH1 1YZ. Lloyds Bank is a trading name of Lloyds Bank plc, Bank of Scotland plc and Lloyds Bank Corporate Markets plc. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. SC327000. Lloyds Bank Corporate Markets plc. Registered office 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 10399850. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278, 169628 and 783256 respectively.

# SUBJECT ACCESS NON-COMPLIANCE

(s45 Data Protection Act 2018)

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

**Ref:** 42|0040|02

**Requester Name:** Yvonne Hobbs

**Date of Birth:**

**Address:** 33, LE9 6NW

Dear Data Controller,

A valid subject access request was sent to you on 13<sup>th</sup> September 2019

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

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

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

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

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

**Signed:** Y. Hobbs

**Date:** 27.10.19

DAVID WILLIAM LEON CHALMERS  
25 GRESHAM STREET LONDON EC2V 7HN

DATE: 4 December 202

**GDPR - DPA 2018 Subject Access Request**

Reference: **5000066905984**

**Our reference number 42|0040|05**

Dear Sir or Madam,

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

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

Full name: Yvonne Hobbs

Address: 33 Lea Close BROUGHTON ASTLEY LE9 6NW

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

Confirmation that you are/have been processing my/our personal data;

A copy of my personal data you do hold/have held;

The purposes of your processing;

The categories of personal data concerned;

The recipients or categories of recipient you disclose my/our personal data to;

Your retention period for storing my personal data or, where this is not possible, your criteria for determining how long you will store it;

Confirmation of the existence of my/our right to request rectification, erasure or restriction or to object to such processing;

Confirmation of my/our right to lodge a complaint with the ICO or another supervisory authority;

Information about the source of the data, where it was not obtained directly from me/us;

The existence of any automated decision-making (including profiling); and

The safeguards you provide if you transfer my/our personal data to a third country or international organisation.

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

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

Include the regulatory compliance process used to ensure sufficient governance is in place ;

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

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

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

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

With sincerity and honour,

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

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

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

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

DATE: 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

: 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

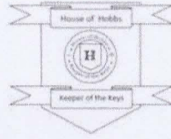
Errors & Omissions Excepted – Strictly no rights of Usufruct

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

SAR END



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—HOH0175 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)

**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  
SO9 9EH  
England  
United Kingdom  
+44 (0) 1753 377082  
nigel@notarywinchester.com

*A*

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. *UM*

NIGEL MAURICE PUGH  
Notary Public  
37 Southgate Street  
Worcester  
WR1 3JH  
England  
United Kingdom  
+44(0)1925 477000  
nigel@notaryworcester.com

(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  
SO2 3CH  
England  
United Kingdom  
+44 (0)1292 271039  
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. 4/21

NIGEL MAURICE PUGH  
Notary Public  
37 Southgate Street  
Winchester  
SO2 1EY  
England  
United Kingdom  
+44 (0)1753 811022  
nigel@notarywinchester.com

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  
Nigel Pugh  
37 Southgate Street  
Winchester  
SO25 1LN  
England  
United Kingdom  
+44 (0) 773 1 970 089  
nigel@nmpwinc.com

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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)

### Summary of mortgage payments for the last three months

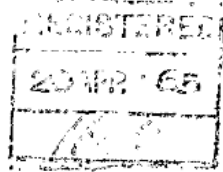
#### Understanding your summary:

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

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

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





"THE COMPANIES' ACT, 1862."

COMPANY LIMITED BY SHARES.

**Memorandum of Association**  
OR  
**LLOYDS BANKING COMPANY**  
**LIMITED.**

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

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

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

- (A.) The acquisition of the goodwill and business of the Banking partnerships respectively carried on at Birmingham, Sutton Coldfield, and Oldbury, by Messrs. Lloyds and Company, and at Birmingham and Halesowen by Messrs. Moiliet and Sons.
- (B.) The acquisition of all or any part of the goodwill and business of any other Banks, whether Private Banks or Joint Stock Banks.

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

[(D.) The

20 APR 1965  
LLOYDS BANKING COMPANY LIMITED  
REGISTERED

THE REGISTERED OFFICE OF THE COMPANY IS AT  
LLOYDS BANKING COMPANY LIMITED  
LONDON

LLOYDS BANKING COMPANY LIMITED

(11)

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

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

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

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

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

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

IV.—OFFICE.

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

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

IX. — POWERS OF GENERAL MEETINGS.

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

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

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

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

## ARTICLES OF ASSOCIATION OF

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

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

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

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

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

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

## XI. VOTING AT GENERAL MEETINGS.

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

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

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XVII. DIRECTORS AND OFFICERS.

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

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

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

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

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

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

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

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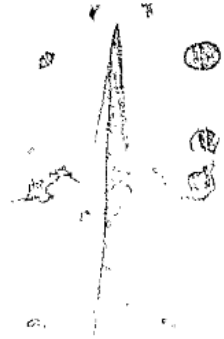
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## ARTICLES OF ASSOCIATION OF

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

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

## XVIII. SHARES.

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

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

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

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

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

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

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

#### XXII. DIVIDENDS.

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

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

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

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

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**LLOYDS BANK LIMITED**

**Memorandum**

AND

**Articles of Association**

1950

Jas. Taitton & Son, Ltd., Bury Street, London, E.C.3.

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## Memorandum of Association

OF

### LLOYDS BANK LIMITED

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

#### INTRODUCTION.

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

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

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

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

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

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

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

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

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

(G) To effect and obtain or to give all such guarantees and indemnities or counter guarantees and counter indemnities as may seem expedient and to transact all kinds of agency business.

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

CALLS ON SHARES.

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

*Handwritten signature/initials*

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.

*Sum due on allotment to be treated as call*

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

*Power to differentiate.*

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

*Payment in advance of calls.*

FORFEITURE AND LIEN.

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

*Notice requiring payment of calls.*

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**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 thereof 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.

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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.

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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

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To whom it may concern:

Notice is hereby given that if chattels (including goods and personal possessions) remaining herein are not removed by appointment with the undermentioned Agents within 14 (fourteen) days of the date of this notice, the Agents shall be entitled to dispose of the said chattels in an appropriate manner, at their discretion. If chattels (including goods and personal possessions) are not removed after the expiry of the 14 days, charges may apply.

Date of Notice:	13/11/2023
Agent Name:	YOUR MOVE
Agent Address:	9 FORGE CORNER BLABY LE8 4FZ
Telephone Number:	0116277159

No.1864469

The Companies Acts 1948 to 1981

The Companies Act 1985

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Company Limited by Shares

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MEMORANDUM  
and  
ARTICLES OF ASSOCIATION  
-of-

**GA PROPERTY SERVICES LIMITED**

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Incorporated the 19th day of November 1984

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