

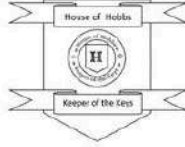
Surety for a Security by Way of a lien

## Lien Number

HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—  
HOHO199

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





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

Baroness.oftheHouseof+Hobbs\_199\_OL503@gmail.com  
8 December 2023

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

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

Your ref}50000066905984 "30 00 00 00353019" Fraudulent instrument J31DAQ00HD3UAA0000000299001003 000 INSOL-  
£103.80 SOLICITOR'S CHARGE 26th October 2023, without presenting Us with a valid and legal Bill—predicated upon a pre  
existing commercial contract or agreement (wet ink signed)—which is recognised under the 1882 Bills of exchange act as fraud.

Our Ref) HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO199

Dear MR CHARLES ALAN NUNN,

We have noted as of this day the 8 December 2023 that there has been no formal legal response to our previous correspondence  
and we attach again under this same cover the Affidavit and the correspondence sent to you on 3 November 2023, 10 November  
2023 17 November 2023 , 24 November 2023 and 1 December 2023 respectively. We therefore note that there is a formal agree-  
ment to the following:

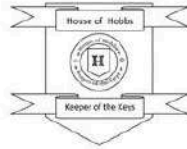
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**Security and Surety by way of: Lien HOH—CHARLES ALAN NUNN LLOYDS  
BANK PLC CEO OFFICER—HOHO199  
Affidavit of Truth and Statement of Fact**

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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.



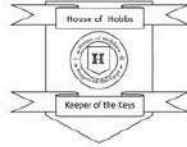


i) That he who stands as surety, by providing the surety is undertaken by agreement, without of harm, loss, or injury, and, as such, stands in hand.

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

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





material evidence to support the claim of  
from 'contracts'—are non-judicial and outside  
We have noted a claim of exemption from  
claim then the claim would be fraudulent in nature which is recognized fraud by misrepresentation, a known criminal offence  
that is chargeable.

exemption from law of—Disagreements arising  
the scope of the private courts of the judiciary ; And  
where there is no material evidence to support a

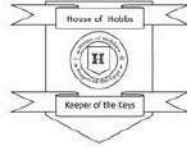
21. It is now on and for the record and in perpetuity that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has never, at any time provided valid, presentable material evidence to support the claim of right to act in contempt of court to bias to the detriment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

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

### **Surety and security by way of a lien**

1. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) of authority under UK Public General Acts—for which the





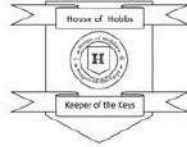
mandatory requirement for HM Govern-  
and statutes can be legally acted upon—be-  
of the 64.1 million 'governed' is required

presentable, material fact before you brought your charges or made your claims is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP

ment Corporation/State before any Acts  
ing the getting of the wet-ink consents  
and that you had these consents as

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



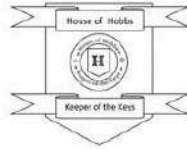


agreed chargeable criminal offence we will  
CHARLES ALAN NUNN in the position  
BANK PLC Corporation/State Five Mil-

elect to formally charge MR  
of CEO OFFICER for LLOYDS  
lion Pounds GBP

- £5,000,000.00
11. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that the judiciary, and all corporations/states have exemption from the getting of the wet-ink consent of the 64.1 million 'governed' before any of their private charter ; OR the superior branches of Executive or Legislature Acts or Statutes can be acted upon. is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
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- £5,000,000.00
14. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £5,000,000.00
15. CHARLES ALAN NUNN (CLAIMANT) that that the statement by Sir Jack Beatson FBA, at that time the head of the judiciary, was false in his address to Nottingham University, the private corporations/states of the Executive and legislature are superior to the judiciary by way of re-examination of the relationship is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £5,000,000.00
16. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £5,000,000.00
17. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) contra the statement made by Chandran Kukathas in positing that HM Government plc is an entity, a Corporation/State is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will
- £5,000,000.00
- elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £5,000,000.00
18. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP





19. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that the claim of exemption from law of—Disagreements arising from ‘contracts’—are non-judicial and outside the scope of the private courts of the judiciary ; And We have noted a claim of exemption from where there is no material evidence to support a claim then the claim would be fraudulent in nature which is recognized fraud by misrepresentation, a known criminal offence that is chargeable. is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
20. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
21. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that of right to act in contempt of court to bias to the detriment of MRS YVONNE HOBBS is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
22. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
23. For the formally agreed wilful and premeditated Act of causing alarm and distress which is a formally recognised act of terrorism which is also a recognised criminal offence. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State A Hundred and Ten Million Pounds GBP
24. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP

£5,000,000.00

£5,000,000.00

£5,000,000.00

£5,000,000.00

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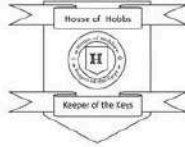
£5,000,000.00

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

£225,000,000.00

29. In accordance with the traditions of this land and as this is a lien then this will be published in all the necessary places.
30. Ignorance is no defence for committing criminal acts. Considering the position of MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State, MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State should have shown more diligence and accountability in the office. It is our considered opinion, due to the severity of the most grievous agreed criminal offences, that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State is no longer a fit and proper person to hold any trusted position in service in the office.
31. It can also be considered that since these most grievous agreed criminal offences have been committed in the office of LLOYDS BANK PLC Corporation/State which is detrimental to the function and the interests of LLOYDS BANK PLC Corporation/State and that CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has acted in an ultra vires capacity in the position as CEO OFFICER for LLOYDS BANK PLC Corporation/State and without the legal authority to do so, thus it can be concluded that MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State could be held culpable for their actions as not in the best interests of LLOYDS BANK PLC Corporation/State





32. Let it be known on and for the record that MR OFFICER for LLOYDS BANK PLC Corpora-

stand as surety for a security by the way of a

Five million pounds GBP (225,000,000.00 GBP). From Exhibit (C) of this Affidavit, in the House of Ward Affidavit of Truth and Statement of Fact, which is on and for the record, it is noted that the legal tender or fiscal currency, which ever term is used, is representative of confidence, faith, and belief, so this surety for a security by way of a lien is equal to Two Hundred and Twenty Five million pounds GBP (225,000,000.00 GBP) of confidence, faith, and belief.

33. Let it be known on and for the record that confidence, faith, and belief are nothing of any material, physical, or tangible substance or evidence in fact.

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

CHARLES ALAN NUNN in the position of CEO tion/State has chosen, of their own free will, to lien to the amount of Two Hundred and Twenty

Silence creates a binding agreement.

So let it be said.

So let it be written.

So let it be done.

Without ill will or vexation

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

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

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

All rights reserved.





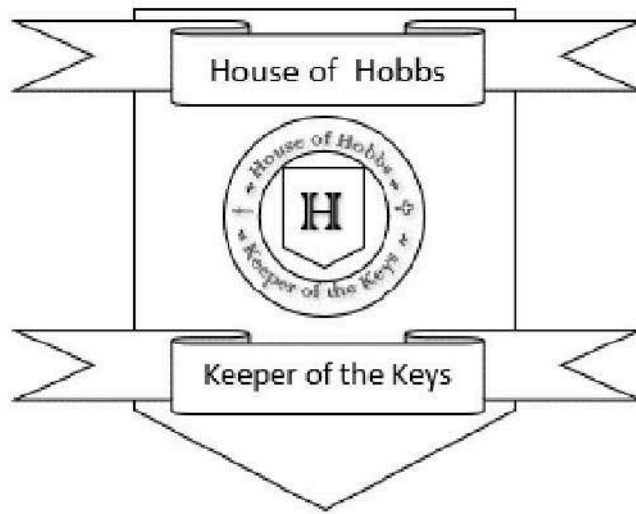


Exhibit (A)

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

and

Also Respondents correspondence By MRS YVONNE HOBBS





LLOYDS BANK

26th October 2023

J31DAQ00HD3UAA0000000299001003 000

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

**Lloyds Bank Mortgages**

PO Box 548  
Leeds  
LS1 1WU

Telephone: 0800 028 3861

**Office Hours**

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

Letter reference: INSOL



**Mortgage Account Number: 5000066905984**

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

**A charge has been added to your account**

Dear Mrs Hobbs

The recent litigation activity on your account has resulted in a solicitor's charge of £103.80, which has been added to your mortgage balance.

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

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

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

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

Yours sincerely

Customer Financial Assistance

0800 028 3861

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

Enclosures: Mortgage Arrears Collection Action  
How to Pay

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Page 1 of 9 / 0000299 / 0007005

\*\*\*\*\*

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

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

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

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

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Page 2 of 9 / 0002299 / 0001966

## Mortgage Arrears Collection Action

### Additional fees and costs

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

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

### Litigation management fee

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

### Third party costs

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

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

### Interest

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

### Independent help and advice

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

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

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

- **National Debtline**, 0808 808 4000, [www.nationaldebtline.org](http://www.nationaldebtline.org)
- **Business Debtline**, [www.businessdebtline.org](http://www.businessdebtline.org) – if you have a small business or are self-employed

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

- **Advice NI**, 028 9064 5919, [www.adviceni.net](http://www.adviceni.net)
- **Housing Rights Service**, 028 9024 5640, [www.housingadviceni.org](http://www.housingadviceni.org)
- **Northern Ireland Housing Executive**, [www.nihe.gov.uk](http://www.nihe.gov.uk)

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

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

### Mortgage Repayment or Payment Protection Insurance

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

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

### Support for mortgage interest

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

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



## How to Pay

### Pay by debit card over the phone

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

### Pay online

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

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

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

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

### Pay by direct debit

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

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

### Pay by standing order

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

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

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

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

### Pay at your local branch

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



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Page 5 of 6 / 0000296 / 0001688

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

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

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

#### **Pay by cheque through the post**

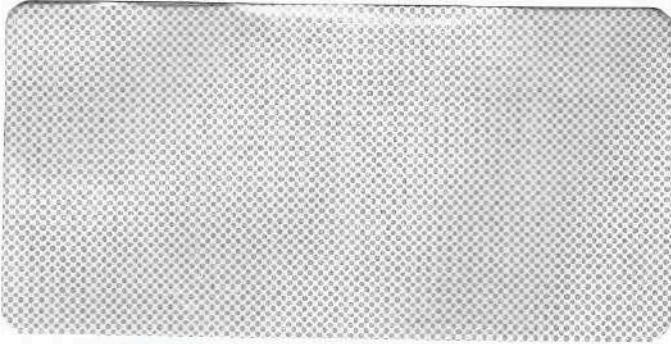
Please make any cheques you send payable to Lloyds Bank Mortgages re. A/C (followed by your 14 digit mortgage account number followed by 00). Please note we do not accept foreign cheques. Cheque payments should be posted to the address below, 10 working days before the payment due date in order for them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

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

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

**UKMai**

**PRIVATE & CONFIDENTIAL**



343 ZONE B



Return Address  
PO Box 718  
Leeds  
LS1 1WU



X

# 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](#)

X

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

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

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

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

LOYDS BANK



42/0040/02

Mrs Yvonne Hobbs  
33 Lea Close  
Leicester  
LE9 6NW

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

16/10/2019

Our Ref: DSAR-80968

**Data Subject Access Request (DSAR)**

Dear Mrs Hobbs,

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

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

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

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

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

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

Yours sincerely,

**Data Subject Access Request Team**

Enclosures:

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

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

Lloyds Banking Group plc is registered in Scotland no. SC95000. Registered Office: The Mound, Edinburgh EH1 1YZ. Lloyds Bank is a trading name of Lloyds Bank plc, Bank of Scotland plc and Lloyds Bank Corporate Markets plc. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland no. SC327000. Lloyds Bank Corporate Markets plc. Registered office 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 10399850. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119276, 169628 and 63256 respectively.

LOYDS BANK



42/0040/03

Mrs Yvonne Hobbs  
33 Lea Close  
Leicester  
LE9 6NW

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

31/10/2019

Our Ref: DSAR-80968

### Your Data Subject Access Request (DSAR)

Dear Mrs Hobbs,

Thank you for providing additional information.

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

- Credit card ending - 4466
- Mortgage ending - 5984

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

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

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

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

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

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12/NOV/19

Dear Sirs, Kira Kason,

**REF: DSAR-80968**

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

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

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

Yours sincerely,

Y. Hobbs

Classification: Public

**LLOYDS BANK**



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

Ms Yvonne Hobbs  
22 Lea Close  
Broughton Astley  
LE9 6NW

15/10/2021

Our Ref: DSAR-288454

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

Dear Ms Hobbs

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

We have started requesting information on the account listed below.

- Mortgage 50000066905984

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

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

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

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

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Classification: Public

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

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

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

Yours sincerely,

**Data Subject Access Requests (DSAR) Team**

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

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

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# 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



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

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

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: 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

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Errors & Omissions Excepted – Strictly no rights of Usufruct

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

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

Enc. DATA / SAR of 12 April 2021



Baroness.oftheHouseof+Hobbs\_175\_OL503@gmail.com  
19 July 2023

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

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

Lloyds Bank Central Bank -

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

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

By email and post

Dear MR CHARLES ALAN NUNN,

Please find enclosed payment and final settlement for reference 50000066905984.

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

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

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



Promissory Note: NO: 45126-OL503

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

This Promissory NOTE was issued at:

RUGBY, GB  
(Place)

Date: 19 July 2023

AMOUNT: 108960.61 (in numbers)

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

This certifies that

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

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

Terms & Conditions

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

*Nineteenth July in the year of Our Lord  
Two thousand and twenty three*  
Date

Sign



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

Promissory Note: NO. 42128-01203

The Promissory Note was issued to:  
RUGBY, CH  
Date: 15 July 2013

This certifies that

AMOUNT: 100000.00  
GBP (the principal and a 10% discount)

Terms & Conditions  
The amount will be repaid in monthly instalments of 10000.00 over a period of 12 months from the date of issue of this note.

The amount will be repaid in monthly instalments of 10000.00 over a period of 12 months from the date of issue of this note.

Signature: \_\_\_\_\_

*Tender in terms of the 1882, Bills of Exchange Act*

LLOYDS BANK



PO Box 548  
Leeds  
LS1 1WU

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

Your mortgage account number: 50000066905984

1 July 2023

### A summary of your missed mortgage payments

Dear Mrs Hobbs

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

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

Here's a breakdown of the total amounts:

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

#### Please get in touch – we're here to help

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

#### Your credit score could be affected

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

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

#### Help and advice is available to you

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

- **StepChange**, 0800 138 1111, [www.stepchange.org](http://www.stepchange.org)
- **Citizens Advice**, [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

\*\*\*\*\*  
N°. ( 44543/01 )

Sterling

BROUGHTON ASTLEY *May 05, 2023*

Exchange for £ GBP. 33,459,591.00

FOURTEEN Days after sight of this Sole Bill of Exchange

Pay to me Yvonne Hobbs

or Order

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

Sterling, Value Received against our unrebutted Affidavit Lien #1

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

To M/s. Lloyds Bank plc

Registered Office

25 Gresham Street

London [ EC2V 7HN ]

*Yvonne Hobbs*  
CREATOR

\*\*\*\*\*  
*This bill is signed in blue ink on.*

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



See

BSR Bills of Exchange Act. 1911



**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. *Y.H.*

**NIGEL MAURICE PUGH**

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nigel@notarywinchester.com

*K*

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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*人*

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## **FRAUD ACT 2006**

### **1 Fraud**

#### **NIGEL MAURICE PUGH**

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*d*

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

(2) The sections are –

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

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

### **Article 3.8 – Fraud**

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

### **Article 5.1.3 – Cooperation between the parties**

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

### **Article 7.3.4 – Adequate Assurance of Due Performance**

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

### **Article 7.4.1 – Right to damages**

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

### **Article 7.4.2 – Full compensation**

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

(2) Such harm may be nonpecuniary and includes, for instance, physical suffering and emotional distress. 477

### **Allegations:**

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^

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

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

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*f*

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

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

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

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

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

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

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

#### LEDGERING

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

#### DEFAULT CONDITIONS

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

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MM

h

following **NOTICE OF DEFAULT**.

**AFFIRMATION**

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

*Y Hobbs*

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

**VERIFICATION**

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

Signed & Sealed By: *Nigel Pugh*  
Notary Public

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



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UNITED KINGDOM  
+44(0)7771 977092  
nigel@notarywinchester.com

13-12-2021

13 DECEMBER 2021



**PRIVATE & CONFIDENTIAL**

DAVID WILLIAM LEON CHALMERS (CEO)

LLOYDS BANK PLC (DEBTOR)

REGISTERED OFFICE 25 GRESHAM STREET LONDON EC2V 7HN

**COMPANY NUMBER—2065**

LICENSE NUMBER—119278

DATE 15 January 2022

**NOTICE OF FAULT & OPPORTUNITY TO CURE**

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

Dear DAVID WILLIAM LEON CHALMERS,

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

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

With sincerity and honour,

By: Yvonne Hobbs

Authorised Representative for YVONNE HOBBS

All Rights Reserved – Without Prejudice – Without Recourse

Non-Assumpsit Errors & Omissions Excepted

## AFFIDAVIT OF SERVICE & NON-RESPONSE

### A Verified Plain Statement of Fact

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

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

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

### AFFIRMATION

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

*yvonne hobbs*

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

### VERIFICATION

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

Signed & Sealed By: *Nigel Maurice Pugh*  
Notary Public NIGEL MAURICE PUGH  
NIGEL MAURICE PUGH  
Notary Public  
37 Southgate Street  
Winchester  
SO23 9EH  
England  
United Kingdom  
+44(0)7771 977092  
nigel@notarywinchester.com



*25-02-2022*

LLOYDS BANK



PO Box 548  
Leeds  
LS1 1WU

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

Your mortgage account number: 50000066905984

1 July 2023

### A summary of your missed mortgage payments

Dear Mrs Hobbs

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

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

Here's a breakdown of the total amounts:

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

#### Please get in touch – we're here to help

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

#### Your credit score could be affected

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

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

#### Help and advice is available to you

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

- **StepChange**, 0800 138 1111, [www.stepchange.org](http://www.stepchange.org)
- **Citizens Advice**, [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

- **National Debtline**, 0808 808 4000, [www.nationaldebtline.org.uk](http://www.nationaldebtline.org.uk)
- **Business Debtline**, [www.businessdebtline.org](http://www.businessdebtline.org) – if you have a small business or are self-employed

If you have any questions, please call us.

Yours sincerely,

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

**What we mean by arrears – the amount you owe**

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

**Fees and charges you'll need to pay**

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

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

**Mortgage Repayment Insurance or Payment Protection Insurance**

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

**Support for mortgage interest**

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

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

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

#### Understanding your summary:

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

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

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

## Ways to make a payment

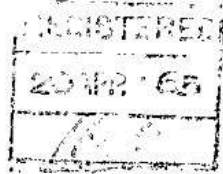
If you're able to make a payment to cover missed payments, here are some ways you can do it.

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

**Keep your details up to date**

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





"THE COMPANIES' ACT, 1862."

COMPANY LIMITED BY SHARES.

**Memorandum of Association**  
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

*[Faint circular stamp, possibly 'LLOYDS BANKING COMPANY']*

*[Faint circular stamp, possibly 'LLOYDS BANKING COMPANY']*

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.

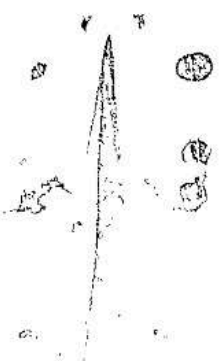
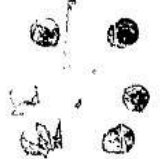
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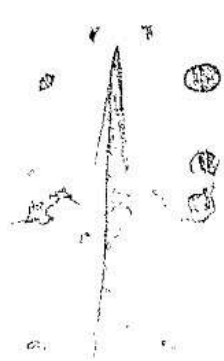
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## ARTICLES OF ASSOCIATION OF

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

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

100

## Memorandum of Association

OF

### LLOYDS BANK LIMITED

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

#### INTRODUCTION.

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

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

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

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

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

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

- (A) To carry on the business of banking in all its branches and departments including the borrowing raising or taking up money the lending or advancing money securities and property the discounting buying selling and dealing in bills of exchange promissory notes 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.

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

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

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

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

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

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

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

## FORFEITURE AND LIEN.

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

Sums due on allotment etc. to be treated as calls

Power to differentiate.

Payment in advance of calls.

Notice requiring payment of calls.

16

**LLOYDS BANK LIMITED****Special Resolution**

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

That the Articles of Association of the company be altered by the deletion of Article 104 and the substitution 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.

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.

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.

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

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.

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.

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.

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

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.

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

Accounting of registers, etc.

Form of registers, etc.

Directors to keep proper accounts.

Inspection of books.

Presentation of accounts.

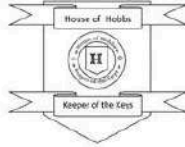
Copies of accounts.

Auditors.

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

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

48



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

Baroness.of.the.House.of.Hobbs\_199\_OL503@gmail.com  
3 November 2023

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

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

Your ref} 50000066905984 "30 00 00 00353019" Fraudulent instrument J31DAQ00HD3UAA0000000299001003 000 INSOL-£103.80 SOLICITOR'S CHARGE. 26th October 2023, without presenting Us with a valid and legal Bill—predicated upon a pre existing commercial contract or agreement (wet ink signed)—which is recognised under the 1882 Bills of exchange act as fraud.

Our Ref} HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO199

Dear MR CHARLES ALAN NUNN,

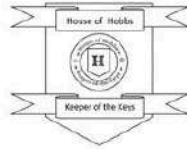
Thank you for Under Your Ref} 50000066905984 "30 00 00 00353019" Fraudulent instrument J31DAQ00HD3UAA0000000299001003 000 INSOL- £103.80 SOLICITOR'S CHARGE 26th October 2023 without presenting Us with a valid and legal Bill—predicated upon a pre existing commercial contract or agreement (wet ink signed)—which is recognised under the 1882 Bills of exchange act as fraud ;

And your claims of indebtedness "recent litigation activity...resulted in a solicitor's charge of £103.80" which is contra the 1882 Bills of Exchange Act as outwith a valid and legal Bill, predicated upon a pre existing commercial contract or agreement ; And in terrorem "a litigation management fee...to reflect the additional administration work needed by us and to instruct solicitors to manage legal proceedings to reposes the property" demand for payment, outwith a valid and legal Bill, predicated upon a pre existing commercial contract or agreement— is contra the 1882 Bills of Exchange Act and the 2006 Fraud Act ; Of Powers of Attorney and absence of any Bills, wet ink signed contracts, agreements or obligations : And your further claims of Powers of Attorney to enter Us in to contracts, agreements or obligations with other corporations/states outwith Our or any wet ink signature ; And to claim indebtedness thro such other corporations/states ; And to claim indebtedness when Lloyds Bank plc has received Our financial instruments under the 1882 Bills of Exchange Act ; And Our Data Property withheld contra 2006 Fraud Act, GDPR and 1882 Bills of Exchange Act to include all your contracts wet ink signed including those with your agents, all your bills, all ledgering, all terms and conditions, all consideration between the parties shown from our initial 2019 Subject Access Request and the multi requests since including progressing with the ICO thro your withholding of the instruments ; And Your Contempt of Court thro putting forward false evidence and withholding our evidence including our financial instruments of Note and Bills which show Lloyds indebtedness to Us for the amounts in excess of GBP 33,459,591.00 from 5th February 2022 and our Bill presented 5 May 2023 which remains outstanding for satisfaction.

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

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



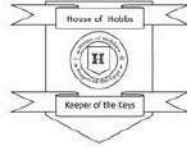


6. We have noted a claim Mr Charles Alan Nunn thro Aberdein Considine thro Deputy District Judge Oakes of No5 Barrister Chambers the private Corporation/State has authority to take our property including our treasure without wet ink signed contract, an actual Bill predicated upon an existing contract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

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

We would also draw to the attention of MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State the Baron David Ward Affidavit, served upon every MP in the office of HM Parliament Corporation/State. This is a formal and legal process where, when left un rebutted on a point by point basis leads to a formal, legal agreement in fact and law and we shall refer to it in detail from hereonin. The self intituled MPs who are employees of a private corporation, were served the Affidavit again—in October 2022—without rebuttal. The link





to the public notices is given here: [https://justpaste.it/MP\\_SECURITISED\\_LIENS](https://justpaste.it/MP_SECURITISED_LIENS) And <https://tinyurl.com/BIT-LY-LINKS-LIENS-UptoDate>

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

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

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

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

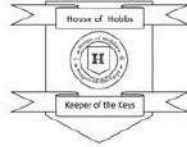
We refer you to the Baron David Ward unrebutted Affidavit Exhibit A—Formal challenge to the twelve presumptions of law. We challenge the Presumptions of Law. We have formally challenged all presumptions of law and as we have formally challenged all the twelve presumptions of law then the presumption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

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

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

From Exhibit (C)—The Material evidence of the FACTS.It has been confirmed by the Rt. Hon. Lord Chief Justice Sir Jack Beatson FBA, on and for the record that:- (1) Whilst there is no material and physical evidence presented to the fact that the governed have given their consent then the office of the Judiciary has no greater authority than the manageress of McDonalds being as the office of the Judiciary is a sub office of a legal embodiment by an act of registration where this act of registration creates nothing of physical material substance and which is also fraud by default. Any objection to this observation of fact should be taken up with the Rt. Hon. Lord Chief Justice Sir Jack Beatson FBA, whereupon the Rt. Hon. Lord Chief Justice Sir Jack Beatson FBA would then have to present the material and physical evidence that the governed have given their consents.As the office of the Judiciary is





nothing more than a private commercial and fraudulent enterprise built upon fraud and criminal intent. This is by no stretch of the imagination a valid government by the people for the people as it is by default a private company providing a judicial service for profit and gain but where there is also and always a conflict of interests—where there is a conflict of interests between the needs of the people and the state (Corporate) Policy which has no obligation to the people or even the needs and wellbeing of corporation staff. This has been confirmed by Chandran Kukathas of the London School of Economics and state office titled the Department of Government. Disagreements arising from ‘contracts’ are non-judicial and outside the scope of the private courts of the judiciary—these being the sub-offices of the private Corporation/State of HM Government plc as shown above. As has been confirmed by the esteemed Rt. Hon. Lord Chief Justice Sir Jack Beatson FBA the office of the Judiciary (Court) is a sub office of a Private Limited corporation (HM Parliaments & Governments PLC) and that such an officer of a Private corporation court does not have the status to give or grant a Court Order outside of that Private corporation Office.

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

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

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

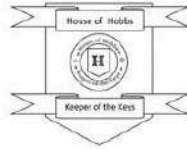
From Exhibit (D) of the Affidavit and Statement of Fact for Case Authority WI-05257F. 30d of May 2013 it is evident there is due process for the execution of legal and commercial documents. Where these processes are not followed then the very presence of a document which does not comply with these processes,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

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

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

We refer you to Exhibit C of the David Ward Affidavit where under the —Including the taking of Our property of data and using it as your own without Our knowledge or consent, the threats against Our property





and the further claims to benefit a private Corporation/State and extorting money with neither signature nor contract is an act of force ***in terrorem***.

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

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

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

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

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

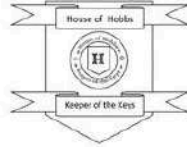
We also draw attention to the UK 2006 Fraud Act, Part 35, section 3--Fraud by failing to disclose information A person is in breach of this section if he—(a) dishonestly fails to disclose to another person information which he is under a legal duty to disclose, and (b) intends, by failing to disclose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

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

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

We would draw attention to the Contempt of Court Reporting Restriction, "Civil contempt refers to conduct which is not in itself a crime, but which is punishable by the court in order to ensure that its orders are observed. Civil contempt is usually raised by one of the parties to the proceedings. Although the penalty for





civil contempt contains a punitive element, its primary purpose is coercion of compliance. We would add that the use of force in a civil matter is a wilful and belligerent act of terrorism and the above Contempt of Court Reporting Restrictions further prevent a judge from holding MRS YVONNE HOBBS in contempt in a civil matter. A claim of 'contractual obligations is a non-judicial matter.

9. We have noted a claim contra the statement made by Chandran Kukathas in positing that HM Government plc is an entity, a Corporation/State. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.
10. We have noted a claim of exemption from law of—Disagreements arising from 'contracts'—are non-judicial and outside the scope of the private courts of the judiciary ; And We have noted a claim of exemption from where there is no material evidence to support a claim then the claim would be fraudulent in nature which is recognized fraud by misrepresentation, a known criminal offence that is chargeable.. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.
11. We have noted a claim of right to act in contempt of court to bias to the detriment of MRS YVONNE HOBBS. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

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

1. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the claim of authority under UK Public General Acts—for which the mandatory requirement for HM Government Corporation/State before any Acts and statutes can be legally acted upon—being the getting of the wet-ink consents of the 64.1 million 'governed' is required and that you had these consents as presentable, material fact before you brought your charges or made your claims is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation, which carries a term of incarceration of seven to ten years and the latter where there is multiple instances of, And there is a formal agreement between MRS YVONNE HOBBS and MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.
2. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the above wilful and premeditated agreed fraud by misrepresentation is also wilful and premeditated Malfeasance in the office which carries a term of incarceration of twenty five years and the latter where there is multiple instances of; And that there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
3. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the claim of exemption under UK Public General Acts—from the UK 1882 Bills of Exchange Act Section 23—Signature essential to liability ; And of exemption under 1989 UK Law of Property (Miscellaneous Provisions) Act c.34, s.2—Contracts for sale etc. of land to be made by signed writing and that you had these exemptions as presentable, material fact before you brought your charges or made your claims is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation, which carries a term of incarceration of seven to ten years and the latter where there is multiple instances of, and there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.
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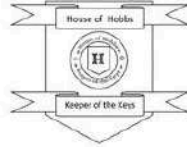






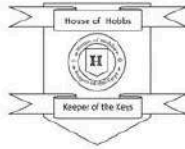
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  21. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the claim of right to act in contempt of court to bias to the detriment of MRS YVONNE HOBBS is





fraudulent in nature which is also wilful and premeditated fraud by misrepresentation, which carries a term of incarceration of seven to ten years and the latter where there is multiple instances of, and there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.

22. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the above wilful and premeditated agreed fraud by misrepresentation is also wilful and premeditated Malfeasance in the office which carries a term of incarceration of twenty five years and the latter where there is multiple instances of; And that there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
23. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State THAT the above noted and formally agreed fraud by misrepresentation and Malfeasance in the office of LLOYDS BANK PLC Corporation/State is a demonstrated intention to cause MRS YVONNE HOBBS distress and alarm, which is a recognised act of terrorism And that there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
24. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that the above wilful and premeditated agreed fraud by misrepresentation is also wilful and premeditated Malfeasance in the office which carries a term of incarceration of twenty five years and the latter where there is multiple instances of; And that there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.

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

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

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

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

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

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

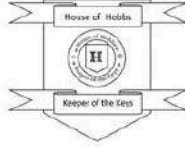
Without ill will or vexation

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

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

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





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

Baroness.oftheHouseof+Hobbs\_199\_OL503@gmail.com  
10 November 2023

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

King Charles, c/o Lord of the Privy Counsel Penny Mordaunt MP} [hcenquiries@parliament.uk](mailto:hcenquiries@parliament.uk) , GCT-  
MiddleOffice@lloydsbanking.com , Lord Chief Justice Sue Lasker Carr c/o} .contactholmember@parliament.uk , Alex Chalk  
Secretary of State for Justice and Lord Chancellor c/o} Contempt.SharedMailbox@attorneygeneral.gov.uk,  
andrew.bridgen.mp@parliament.uk , alberto.costa.mp@parliament.uk , claudia.webbe.mp@parliament.uk ,  
jon.ashworth.mp@parliament.uk , liz.kendall.mp@parliament.uk ,  
Your Ref} 50000066905984 "30 00 00 00353019" Fraudulent instrument J31DAQ00HD3UAA0000000299001003 000 INSOL-  
£103.80 SOLICITOR'S CHARGE 26th October 2023, without presenting Us with a valid and legal Bill—predicated upon a pre  
existing commercial contract or agreement (wet ink signed)—which is recognised under the 1882 Bills of exchange act as fraud.

Our Ref} HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO199

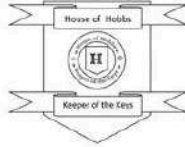
Dear MR CHARLES ALAN NUNN,

We have noted as of this day the 10 November 2023 there has been no response to our previous correspondence of the 03  
November 2023. In the interests of clarity we repeat the same by presenting our letter of the 03 November 2023 again. In the  
interest of candour we extend the deadline by another seven (7) Days.

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

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





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

Baroness.oftheHouseof+Hobbs\_199\_OL503@gmail.com  
17 November 2023

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

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

Your ref}50000066905984 "30 00 00 00353019" Fraudulent instrument J31DAQ00HD3UAA0000000299001003 000 INSOL-  
£103.80 SOLICITOR'S CHARGE 26th October 2023, without presenting Us with a valid and legal Bill—predicated upon a pre  
existing commercial contract or agreement (wet ink signed)—which is recognised under the 1882 Bills of exchange act as fraud.

Our Ref} HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO199

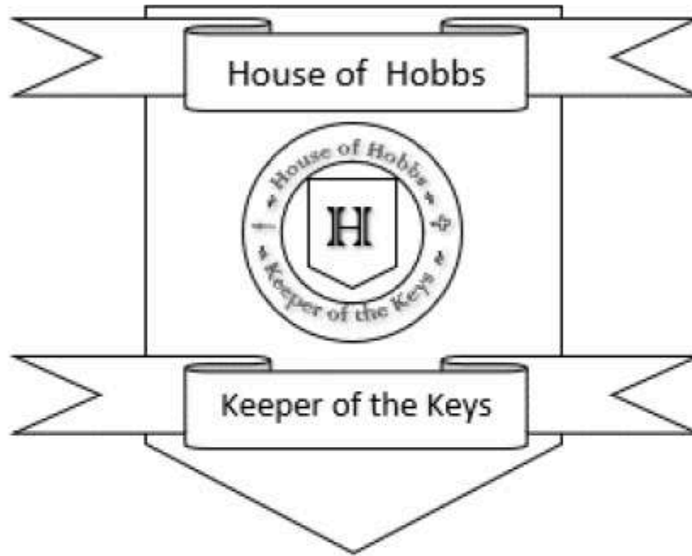
Dear MR CHARLES ALAN NUNN,

We have noted as of this day the 17 November 2023 that there has been no response to our previous correspondence of the 03  
November 2023 and, 10 November 2023 respectively. In the interests of clarity we repeat the same by presenting our letter of the  
3 November 2023 again. In the interest of candour we extend the deadline by another seven (7) Days.

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

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





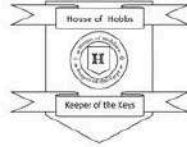
## **Exhibit (B)**

Opportunity to resolve

and

Notice of Default.





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

Baroness.of.the.House.of.Hobbs\_199\_OL503@gmail.com  
24 November 2023

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

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

Your ref}50000066905984 "30 00 00 00353019" Fraudulent instrument J31DAQ00HD3UAA0000000299001003 000 INSOL-£103.80 SOLICITOR'S CHARGE 26th October 2023, without presenting Us with a valid and legal Bill—predicated upon a pre existing commercial contract or agreement (wet ink signed)—which is recognised under the 1882 Bills of exchange act as fraud.

Our Ref} HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO199

Dear MR CHARLES ALAN NUNN,

We have noted as of this day the 24 November 2023 that there has been no legal response to our previous correspondence dated the 3 November 2023, 10 November 2023 and 17 November 2023 respectively. There is now a formal agreement due to the absence of any valid material legal evidence.

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

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

In the interests of candour and clarity:

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

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

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

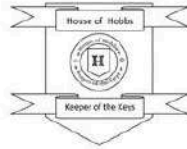
We refer you to Exhibit C of the David Ward Affidavit where

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

From Exhibit (B). —Case Authority WI-05257F David Ward V Warrington Borough Council, 30thDay of May 2013.

Which is a case at court tribunal undertaken by recognised due process. It is evident David Ward did not challenge the PCN or the traffic Management Act 2004 section 82 but the presumption of the consent of the governed. What is a mandatory requirement before the Acts and statutes can be legally acted upon is for the consent of the governed to be valid and that it can be presented as material fact before any charges or claims can be brought. It is clear from this case authority undertaken by due process that: -(1) It is illegal to act upon





any of the Acts or statutes without the consent given their consent] and that consent is present—the governed have given their consent. (2)

is illegal and a criminal action by the Corporation/State. (3) The criminal action is Malfeasance in a public office and fraud.

(4) Where there is no consent of the governed on and for the public record then there is no governed and where there is no governed then there is no government. The one cannot exist without the other—they are mutually exclusive. (5) As this criminal activity is observed to be standard practice and has been for nearly 800 years, then this is clear observable evidence to the fact that LAW is a presumption and there is no such thing as LAW. See Exhibit (A) the twelve presumptions of law. Without this legal consent—the circa 64.1 million wet ink signed consents of the Governed—there is no legal authority under which there is a recognised officer of the Private Corporation/State that carries the necessary legal authority to create culpability, liability or agreement or otherwise enforce private corporate policy.

of the governed [where the governed have actually able as material physical evidence of the fact that

Where the Acts and statutes are acted upon then this

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

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

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

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

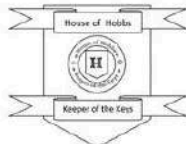
MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has made a demand for payment, but has not presented Us with a valid and legal Bill—predicated upon a pre existing commercial contract or agreement—which is recognised under the Bills of exchange act of 1882. Because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

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

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







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

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

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

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

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

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

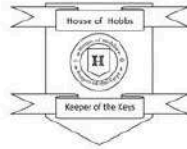
5. We have noted a claim of exemption under UK Public General Acts—from the UK 2006 Fraud Act, including sections 2-Failing to disclose information ; And 4-Abuse of position. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the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

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

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

6. We have noted a claim that the judiciary, and all corporations/states have exemption from the getting of the wet-ink consent of the 64.1 million 'governed' before any of their private charter ; OR the superior branches of Executive or Legislature Acts or Statutes can be acted upon. MR CHARLES ALAN NUNN





in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material

LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

7. We have noted a claim of an accounting ledger showing detail of a Contract/Agreement/Obligation of mutual consideration, all wet-ink signed to include an Outstanding balance, balance due, Bills raised, outstanding, missed payments made, owed on your account, arrears—for the principal legal embodiment of Mrs Yvonne Hobbs to peruse and rebut. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

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

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

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

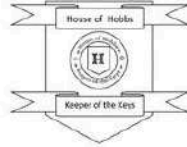
We would draw attention to the Contempt of Court Reporting Restriction, "Civil contempt refers to conduct which is not in itself a crime, but which is punishable by the court in order to ensure that its orders are observed. Civil contempt is usually raised by one of the parties to the proceedings. Although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

9. We have noted a claim contra the statement made by Chandran Kukathas in positing that HM Government plc is an entity, a Corporation/State. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.
10. We have noted a claim of exemption from law of—Disagreements arising from 'contracts'—are non-judicial and outside the scope of the private courts of the judiciary ; And We have noted a claim of exemption from where there is no material evidence to support a claim then the claim would be fraudulent in nature which is recognized fraud by misrepresentation, a known criminal offence that is chargeable.. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.
11. We have noted a claim of right to act in contempt of court to bias to the detriment of MRS YVONNE HOBBS. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has an obligation of service in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State to provide the valid, presentable material evidence to support this claim.

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

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



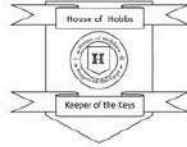


State that the above wilful and premeditated premeditated Malfeasance in the office which and the latter where there is multiple instances MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand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

agreed fraud by misrepresentation is also wilful and carries a term of incarceration of twenty five years of; And that there is a formal agreement between

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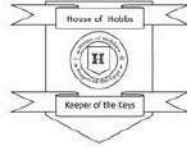


YVONNE HOBBS and CHARLES ALAN FICER for LLOYDS BANK PLC Corpora- (CLAIMANT) will stand for commercial

NUNN (CLAIMANT) in the position of CEO OF- tion/State that CHARLES ALAN NUNN charges to the same degree.

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19. Whereby there is now a formal and binding CHARLES ALAN NUNN (CLAIMANT) in BANK PLC Corporation/State that the claim of from 'contracts'—are non-judicial and outside the scope of the private courts of the judiciary ; And We have noted a claim of exemption from where there is no material evidence to support a claim then the claim would be fraudulent in nature which is recognized fraud by misrepresentation, a known criminal offence that is chargeable. is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation, which carries a term of incarceration of seven to ten years and the latter where there is multiple instances of, and there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) has formally agreed to be bound for commercial charges to the same degree.
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23. Whereby there is now a formal and binding agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State THAT the above noted and formally agreed fraud by misrepresentation and Malfeasance in the office of LLOYDS BANK PLC Corporation/State is a demonstrated intention to cause MRS YVONNE HOBBS distress and alarm, which is a recognised act of terrorism And that there is a formal agreement between MRS YVONNE HOBBS and CHARLES ALAN NUNN (CLAIMANT) in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State that CHARLES ALAN NUNN (CLAIMANT) will stand for commercial charges to the same degree.
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agreement between MRS YVONNE HOBBS and the position of CEO OFFICER for LLOYDS exemption from law of—Disagreements arising

These are very serious crimes CHARLES ALAN NUNN (CLAIMANT) and under current state legislation there is a cumulative period of incarceration in excess of 150 years' incarceration. We would not wish to encumber the public purse for the costs of this incarceration as the public purse can ill afford this financial encumbrance. There is however an alternative and recognised process as suitable remedy.

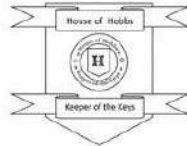
As there is now an agreement between the parties by way of lasting tacit agreement through acquiescence, as you have already agreed to the crime then we elect to charge you under this agreement. As the crime was committed against Us then we reserve the right to choose the remedy for these crimes.

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

**Opportunity to resolve**

1. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) under the oof authority under UK Public General Acts



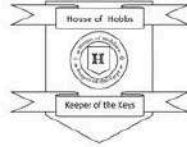


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2. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00
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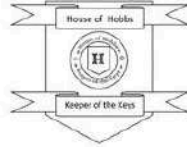


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17. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) tcontra the statement made by Chandran Kukathas in possiting that HM Government plc is an entity, a Corporation/State is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £5,000,000.00
18. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP
- £5,000,000.00
19. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that the claim of exemption from law of—Disagreements arising from 'contracts'—are non-judicial and outside the scope of the private courts of the judiciary ; And We have noted a claim of exemption from where there is no material evidence to support a claim then the claim would be fraudulent in nature which is recognized fraud by misrepresentation, a known criminal offence that is chargeable. is fraudulent in nature which is also wilful and premedit-





ated fraud by misrepresentation. Where offence we will elect to formally charge position of CEO OFFICER for LLOYDS Million Pounds GBP

this is an agreed chargeable criminal MR CHARLES ALAN NUNN in the BANK PLC Corporation/State Five

- 20. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00
- 21. For the formally agreed criminal offence of fraud by misrepresentation where the claim being made by CHARLES ALAN NUNN (CLAIMANT) that oof right to act in contempt of court to bias to the detriment of MRS YVONNE HOBBS is fraudulent in nature which is also wilful and premeditated fraud by misrepresentation. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00
- 22. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00
- 23. For the formally agreed wilful and premeditated Act of causing alarm and distress which is a formally recognised act of terrorism which is also a recognised criminal offence. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State A Hundred and Ten Million Pounds GBP £110,000,000.00
- 24. For the formally agreed criminal offence of Malfeasance in the office of LLOYDS BANK PLC Corporation/State, where MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State has agreed to this criminal offence of malfeasance in the office. Where this is an agreed chargeable criminal offence we will elect to formally charge MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State Five Million Pounds GBP £5,000,000.00

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

£225,000,000.00

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

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

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

It is not our intent to place you CHARLES ALAN NUNN (CLAIMANT) in a state of distress or cause any distress loss or harm by this legal action. MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State—we have expressed the criminal offences and there is an obligation to resolve. We have also noted that others in association are also complicit in the same criminal offences. Whomever is complicit in any criminal offences also carries the obligation to bring those also complicit in the same criminal offences to resolution.

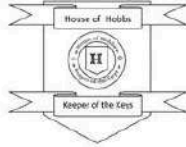
This may be viewed to be an excessive action to take as a remedy but we bring your attention back to the affidavit Exhibit (F) No Body gets Paid. The Bank of England note GBP is based upon confidence and Belief where belief is a concept in the abstract which is of no material substance. So is this an excessive action where there is no monetary value.

<http://bit.ly/1WV48P>

No injury loss or harm can be caused by the action. This is just numbers of no commercial significance as there cannot be commerce without money and there is no such thing as money so there is no such thing as economics.







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

ise the economy. WHAT economy? The destabilization when the government licensed fraudulent Banking

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

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

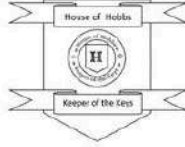
CHARLES ALAN NUNN (CLAIMANT) we have expressed the criminal offences and there is an obligation to resolve. CHARLES ALAN NUNN (CLAIMANT) is either by wilful intent or ignorance from this day forward is not a fit and proper person to be in a position of trust. Ignorance of the law is no defence.

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

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

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





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

Baroness.oftheHouseof+Hobbs\_199\_OL503@gmail.com  
1 December 2023

## **NOTICE of DEFAULT**

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

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

Your ref}50000066905984 "30 00 00 00353019" Fraudulent instrument J31DAQ00HD3UAA0000000299001003 000 INSOL-  
£103.80 SOLICITOR'S CHARGE 26th October 2023, without presenting Us with a valid and legal Bill—predicated upon a pre  
existing commercial contract or agreement (wet ink signed)—which is recognised under the 1882 Bills of exchange act as fraud.

Our Ref} HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO199

Dear CHARLES ALAN NUNN (CLAIMANT),

Notice of Default – Non Negotiable

Important Legal Information - Do not Ignore

Re: By Formal Agreement dated 17 November 2023 and opportunity to resolve dated 24 November 2023.

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

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

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

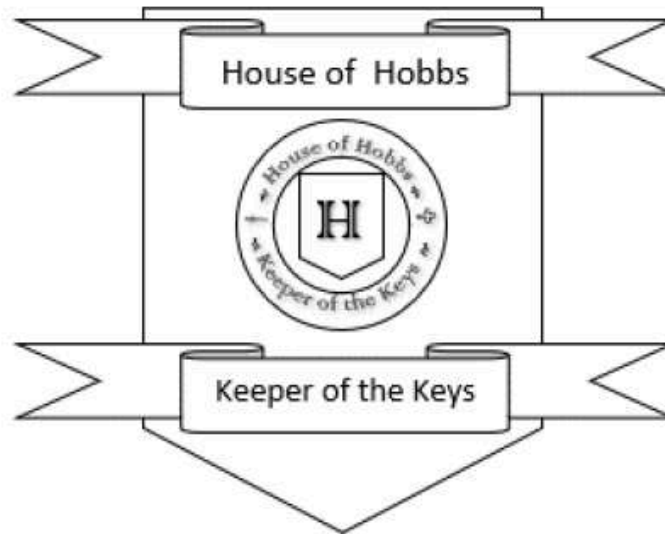
For the avoidance of doubt: failure to make remedy by way of commercial instrument of the Final Demand dated, the December 1, 2023 within the 7 (Seven) days allowance, we will enforce the Notice of Default in its entirety. Further legal action will be taken to recover the outstanding debt.

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

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

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





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

## **Exhibit (C)**

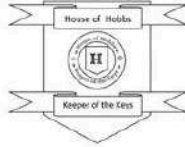
**Affidavit of Truth and Statement of Fact.**

**Placed formally on the record of Government and the State.**

**As of March 2015**



THIS PAGE IS INTENTIONALLY BLANK DENOTING THE INSERTION OF EXHIBIT C—[THE 2015 BARON DAVID WARD—here](#)



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

Baroness.oftheHouseof+Hobbs\_198\_OL503@gmail.com  
8 December 2023

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

Reference Lien Number HOH—CHARLES ALAN NUNN LLOYDS BANK PLC CEO OFFICER—HOHO198

To the following by email: [Lord President of the Privy Council to King Charles](#) [London Gazette](#) [Edinburgh Gazette](#) [Belfast Gazette](#) [Land Registry](#)  
[Information Commissioners Office](#) [Experian](#) [Equifax](#) [Leicester Mercury Newspaper](#) [Daily Mail News](#) [Financial Conduct Authority](#)

This is a formal Notification of the following.

There is a formal and civil obligation to publish this public notice.

This is a notice of a formal and agreed lien by way of a resolution for the criminal offences of Fraud and Malfeasance in the office of claimant of **CHARLES ALAN NUNN (CLAIMANT)**.

### **Public Notice**

NOTICE that I, Baroness Yvonne of the House of Hobbs, have an Affidavit of Obligation – Security by way of a lien against, and therefore an interest in, the personal estate of MR CHARLES ALAN NUNN in the position of CEO OFFICER for LLOYDS BANK PLC Corporation/State. For the amount of Two Hundred and Twenty Five million pounds GBP 225,000,000.00.

This is a formally published legal securitised commercial instrument in PDF format at

Record location: <https://barondavidward.com/wp-content/uploads/2022/07/a-HOH-DALEWILLETT-LIEN-001.pdf> And here: <https://jpst.it/32SKA> <https://tinyurl.com/4eaannz9>

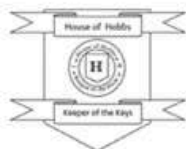
And here: <https://www.facebook.com/groups/1191551411479810/> And here: <https://tinyurl.com/HOHO175-LLOYDS-PUBLIC>  
<https://www.facebook.com/groups/527118124607307/permalink/1194932514492528>

### **End of Notice**

Without ill will or vexation

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





## Notification Address List

Leicestershire Chief of Police TemporaryPolice  
Headquarters  
St Johns  
Enderby  
LE19 2BX  
[Rob.nixon@leics.police.uk](mailto:Rob.nixon@leics.police.uk)

Information Commissions Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF  
[www.ico.org.uk](http://www.ico.org.uk)  
01625 545745  
[icocasework@ico.org.uk](mailto:icocasework@ico.org.uk)

Experian  
The Sir John Peace Building  
Experian Way  
NG2 Business Park  
Nottingham  
NG80 1ZZ  
[consumer\\_helpservice@uk.experian.com](mailto:consumer_helpservice@uk.experian.com)

The London Gazette  
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F: +44 (0)20 7394 4572  
E: [london@thegazette.co.uk](mailto:london@thegazette.co.uk)

Daily Mail / DMGTPlc  
Northcliffe House  
2 Derry Street  
London  
W8 5TT  
+44 207 938 6000  
[news@dailymail.co.uk](mailto:news@dailymail.co.uk)

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F: +44 (0)131 659 7039  
E: [edinburgh@thegazette.co.uk](mailto:edinburgh@thegazette.co.uk)

The Belfast Gazette  
TSO Ireland  
19a Weavers Court, Weavers Court Business Park  
Linfield Road  
Belfast BT12 5GH  
T: +44 (0)28 9089 5135  
F: +44 (0)28 9023 5401  
E: [belfast@thegazette.co.uk](mailto:belfast@thegazette.co.uk)

Equifax Credit File Advice Centre  
Capital House,  
25 Chapel Street,  
London  
NW1 5DS  
[Customer.RelationsUK@equifax.com](mailto:Customer.RelationsUK@equifax.com)

Land Registry  
Leigh Court,  
Torrington Avenue,  
Coventry,  
West Midlands  
CV4 9XZ  
T: 0300 006 0411  
Email, [contact@landregistry-uk.com](mailto:contact@landregistry-uk.com).

[Leicester Mercury / Reach Group](#)  
One Canada Square  
Canary Wharf  
London  
E14 5AP  
[dataprotection@reachplc.com](mailto:dataprotection@reachplc.com)



# BILL OF EXCHANGE

N°. (—HOHO199 ) Sterling LEICESTERSHIRE 8 December 2023

Exchange for £ GBP 225,000,000.00

**F**OURTEEN Days after sight of this Sole Bill of Exchange

Pay to me Yvonne Hobbs or Order

The sum of pounds of Great Britain Two hundred and twenty five million Sterling,  
Value Received against our unrebutted Affidavit Lien —HOHO199

Dated 8 December 2023 for £ GBP 225,000,000.00 for Judgment in commerce  
claim of contract effected without mutual consideration or lawfull commercial instrument.

To M/s. for LLOYDS BANK PLC Corporation/State  
Registered Office  
25 GRESHAM STREET LONDON [EC2V 7HN]

CREDITOR

