THE CASE OF MICHELLE DANIQUE YOUNG

1. Michelle was the creditor, not the debtor, and became a debtor overnight without any legitimate reason. She was never considered a creditor in her husband's estate thereafter.

2. When Michelle asked David Ingram and Richard Hicken, the two insolvency practitioners from Grant Thorton, who were acting as trustees in bankruptcy of her late husband's estate, to call a creditor's meeting, as she was a major creditor of that estate, the Family Division of the High Court having awarded her £26.6 million plus 50% of the matrimonial estate, estimated at £4 billion, Ingram and Hicken denied her the right to a creditors' meeting and orchestrated vexatious litigation against her in order to engineer a situation whereby they could petition the court for her bankruptcy. It was subsequently discovered that no court fees had been paid, meaning the proceedings are and were an abuse of the legal process and void *ab initio.*

3. The application she had filed was dismissed and Ingram and Hicken were purportedly awarded costs of £84,430. The court wilfully refused to acknowledge that Michelle had been awarded 50% of her late husband's estate. Subsequently, a Statutory Demand, followed by a Bankruptcy Petition was served on her, relating to a purported debt which subsequent investigation revealed had not been registered with Trust Online.

4. It also became evident, following enquiries with the Solicitors Regulation Authority (“SRA”), that Christopher Branson of Boyes Turner, a solicitor acting on behalf of Ingram and Hicken, did not have Higher Court Rights of Audience.

5. The Court ignored all vital, compelling evidence and proceeded to make Michelle bankrupt. However, Michelle is not insolvent and, therefore, cannot lawfully be made bankrupt.

6. Ingram and Hicken did not act in accordance with the Insolvency Rules and advertised their choice of trustee in The London Gazette, appointing Paul Allen of FRP Advisory who proceeded to strip Michelle of all her assets.

7. A search at Trust Online has revealed no court judgments or court orders have been registered against Michelle. The *Register of Judgments, Orders and Fines Regulations 2005*, requires judgements, orders and fines imposed by courts to be registered. This means, in normal cases, any document relating to a purported bankruptcy which is not registered is a potential forgery within the meaning of Section 1, Forgery and Counterfeiting Act 1981. In Michelle's case, due to no court fees having been paid, rendering the Bankruptcy proceedings against her void, in law, all documents associated with the bankruptcy are false instruments within the meaning of the Forgery and Counterfeiting Act 1981

8. On examination of a document purporting to be a Bankruptcy Order against Michelle, allegedly, issued by the “High Court of Justice”, whoever drafted this document neglected to state which division of the High Court of Justice the purported Bankruptcy Order was issued by. The division of the High Court of Justice which handles bankruptcy cases is the Chancery Division. The words “Chancery Division” are missing from the Bankruptcy Order after the words “High Court of

Justice”. In the case of a layperson, this would be unlikely to arouse suspicion, but a person with a knowledge of the law and legal systems in England and Wales, would spot the omission and realise the document's authenticity was suspect, that is, a potential forgery/false instrument.

THE CASE OF SCOT GORDON YOUNG (Deceased)

1. Scot Gordon Young (“Scot”) was Michelle Danique Young's (“Michelle”) spouse and entered into divorce proceedings at the Family Division of the High Court of Justice, in London (“Family Division of the High Court”).

2. Following a hearing at the Family Division of the High Court, Michelle was awarded £26.6 million in costs and 50% of Scot's and Michelle’s matrimonial estate, estimated at around £4 billion. It is evident with the correspondence available that by claiming there is no assets when clearly it can be showing there is irrefutable evidence that there was, it can only be assumed by any reasonable person that he orchestrated his own bankruptcy to conceal the assets from the Family Division of the High Court, an offence in itself, and Her Majesty's Revenue and Customs (“HMRC”) became involved.

3. Much of Scot's worth was in various countries across the globe, including the USA, UK, British Virgin Islands, Nevis, Switzerland, Liechtenstein and Eastern Europe.

4. Two insolvency practitioners with Grant Thornton (“GT”), David Ingram (“Ingram”) and Richard Hicken (“Hicken”), became Scot's joint trustees in bankruptcy. Despite being asked, on numerous occasions, by Michelle, to disclose what assets and funds were in Scot's bankruptcy estate, Ingram and Hicken ignored such requests. It was after a number of attempts to get disclosure of the whereabouts of assets and funds in bank accounts, etc., that Michelle asked the Chancery Division of the High Court to make an order to call a Creditor's Meeting in respect of Scot's bankruptcy. With a High Court judgment in her favour, Michelle was and still is a majority creditor of Scot's estate. However, it is strongly suspected Ingram and Hicken realised this would reveal Scot's attempt to conceal his assets and funds from the Family Division of the High Court and, consequently, their part in assisting him to conceal those assets and funds. It should be noted that it is an offence to aid, abet, assist or incite another to commit an offence at law. With this in mind, it would appear the motive for preventing Michelle from entering the courtroom where her application to hold a creditor's meeting was held is that Ingram and Hicken both knew they and Scot were concealing assets and funds from the Family Division of the High Court and, if this came out during the hearing to hear Michelle's application, all three of them would be sent to prison.

5. However, on 8 December 2014, Scot died in mysterious circumstances outside his flat at 33, Montagu Square in London's Marylebone district. Whilst the official line is that he committed suicide by jumping from a fourth floor window and became impaled on railings on the street below, the following points bring the official line into question:-

    a. Scot suffered with acrophobia (fear of heights);

    b. The claim he threw himself from a fourth floor window does not stand up as he would have either been paralysed with fear or suffered a panic attack and abandoned any attempt to jump;

    c. The house has a sunken walkway, below street level, which gives access to the building's basement. If Scot had jumped out of a fourth floor window, gravity would have pulled him downwards into the sunken walkway,

resulting in serious head injuries as his head struck the ground, plus other injuries including fractures and impact injuries. There would also have been considerable blood loss and, in the event of head injury, leakage of cerebro-spinal fluid from the cranial vault. There has been no reference made to evidence of blood loss, leakage of cerebro-spinal fluid, neck and spinal injuries, fractures, impact injuries or dislocation of joints;

d. The likelihood of him falling from a fourth floor window onto the railings at street level with a sunken walkway in between the wall of the building and street and for one of the spikes atop the railings to pierce his heart defies the laws of physics as his body dynamics would have succumbed to the force of gravity and pulled him downwards into the sunken walkway;

e. In the absence of evidence to the contrary, there is no other conclusion as to Scot's death that the involvement of others in his death cannot be ruled out and, consequently, neither can the likelihood he was murdered.

6. In 2020, Ingram issued a final report on Scot's bankruptcy to the Official Receiver (“OR”) and sought approval of the OR to destroy all documents and books associated with the case. In the report, Ingram claims he has not been able to realise any assets or find any funds in Scot's bank accounts. Given that GT was involved, with Scot, in the concealment of assets and funds from the Family Division of the High Court, and that Ingram and Hicken were the two insolvency practitioners dealing with the case, Ingram's report to the OR and request for permission to destroy all documents and books associated with the case is very suspicious. It is either an attempt to continue to conceal Scot's assets and funds from the Family Division of the High Court or that Scot's assets and funds have been stolen and Ingram's report and request to the OR is intended to mislead.

7. On examination of a Bankruptcy Order in Scot's name, the court hearing the application for the order is said to be “High Court of Justice”. Those with a knowledge of the law and legal systems of England and Wales will know the division of the High Court of Justice which has jurisdiction to hear bankruptcy cases is the Chancery Division. The words “Chancery Division” are absent from the order and the omission of these words is sufficient to arouse suspicion as to its authenticity and suspect it of being a forgery within the meaning of Section 1, Forgery and Counterfeiting Act 1981. A layman is likely to accept the document as it is as being genuine.

8. A recent enquiry with Trust Online shows no judgments or orders recorded against his name. Although the purported bankruptcy proceedings took place in 2010, in the absence of evidence to the contrary and taking account of the fact that Scot engineered his own bankruptcy in order to conceal assets and funds from the Family Division of the High Court, it is likely no judgments or orders were recorded at Trust Online at that time.

9. It should be noted that the Bankruptcy Petition is not advertised in the London Gazette, in accordance with the rules.

10 Let it be noted that the signature on the purported certificate of appointment by the Secretary of State in Scot's case is a Y HILL, who was chairman of a creditor's meeting and appears to be linked to Paula Davies' case due to a Y M HILL, who

holds a junior grade, that is, below the level of Examiner, the lowest grade authorised to sign a Certificate of Appointment of Trustees in Bankruptcy on behalf of the Secretary of State.

THE CASE OF PAULA AUDREY DAVIES

1. Paula's father passed away in 2013, leaving a purported debt with Eon Energy Solutions Limited (“Eon ESL”), who did not make any claim against his estate and proceeded to make a claim against Paula, by putting Paula's name on the account as “Paula Davies trading as Carlton in Lindrick Delivery Office” in order to gain traction. This could be seen as an erroneous transfer, which is unlawful, but there is no provision in law for this. Paula has never traded under the name described. It should also be noted that, at the time, there were mental health markers on the account with Eon ESL which Eon ESL had applied. These stop legal proceedings being pursued against those suffering with mental health issues. However, Eon ESL then removed the mental health markers, obtained a County Court Judgment (“CCJ”), then put the mental health markers back on the account. In short, Eon ESL falsified their records in order to obtain the CCJ. This, in itself, is an abuse of the legal process at the very least as well as a contempt of court as Eon ESL concealed the state of Paula's mental health from the Court.

2. Where a purported debtor has died and grant of probate has been made, the creditor **must** comply with CPR 19.8(2)(a) and bring any claim against the personal representatives of the deceased, i.e. “A and B being the personal representatives of the Late C”. Failure to comply with this provision is an abuse of the legal process. Eon ESL failed to comply with CPR 19.8(2)(a) by their actions in proceeding against Paula as a business. Also, Paula was joint representative of her late father's estate with her cousin. No proceedings have ever been issued or pursued against the cousin in respect of the purported debt. This is a further abuse of process. As such, on balance of probability, Eon ESL had no standing to bring the claim in the way it did and its obtaining of the CCJ was an abuse of process also.

3. When Eon ESL obtained the CCJ against Paula, it was subsequently discovered that no hearing had taken place when a copy of the CASEMAN listing printout was obtained and found to have in it “transfer in, pre-judgment” two months after the purported hearing date.

4. District Judge Potts, sitting at Mansfield County Court, Nottinghamshire, ignored the fact that it was Paula's father's account and continued regardless, This is an abuse of the court's powers and, indeed, the judge's powers.

5. The first Statutory Demand served by Eon Energy Solutions Limited was found to be defective and District Judge McMillan, sitting at Mansfield County Court, said that he would dismiss Eon Energy Solutions Limited's case if they came before him at Nottingham County Court, due to the fact Paula has assets.

6. The second Statutory Demand was served under a counter at the Carlton in Lindrick Post Office, not at Paula's private residential address, thereby rendering service of it void.

7. The Court did not action upon the set aside of the Statutory Demand in time. However, the Court put a stay of proceedings in place until further order of the court. Eight days later, the Bankruptcy Petition was served on a stay of proceedings, making the Bankruptcy Petition null and void. It was subsequently established it was not verified by a Statement of Truth also rendering it null and void.

8. A Bankruptcy Petition in the name of Eon UK PLC, who is not a creditor, was served on Paula. However, Eon UK PLC has a completely different legal personality from Eon ESL. It was found no application was made for a substitution of the creditor's name. This is not only a breach of procedure, but an abuse of the legal process also. The Insolvency Service tried to claim Eon ESL and Eon UK PLC were one and the same company, but reference to the Register of Companies at Companies House shows Eon ESL and Eon UK PLC each have completely different Company Registration Numbers ("CRN"). On checking The London Gazette, it has been found that Eon UK PLC has been shown as the creditor, yet no substitution order has been made evident also in an email from the purported trustee and the insolvency service.

9. Following an enquiry with Trust Online, it has been found there is no County Court Judgment or orders of any description recorded against Paula, rendering all and any judgments and orders purportedly against Paula void and forgeries within the meaning of Section 1, Forgery and Counterfeiting Act 1981.

10. It has to be concluded all proceedings took place *in camera*, that is, in private, not in public, as required by Article 6, European Convention on Human Rights and Schedule 1, Human Rights Act 1998, meaning the court has acted unlawfully as per Section 6(1), Human Rights Act 1998 which states "it is unlawful for a public authority to act in a way which is incompatible with a person's Convention rights." A court is a public authority as per Section 6(3)(a), Human Rights Act 1998.

11. It should be noted that it became necessary for Paula to report Steven Garry ("Garry"), a Solicitor with Knights, who were representing Eon ESL, to the Solicitors Regulation Authority ("SRA") for dishonesty. An affidavit was sent to Garry for response within 14 days of his receipt of it, as required by the Solicitors Act 1974, but he did not comply. Knights claimed he had left their employment, but subsequently discovered, from the SRA, Garry was still at Knights, but was linked to Pinsent Mason, another law firm. And the SRA did nothing to help failed their statutory duties.

12. it should also be noted that the appointment of the trustee is not advertised in accordance with the rules and that the signature on the purported certificate of appointment by the Secretary of state in Paula case is a Y M HILL a Junior and does appear it is link to Scot Youngs due to Y HILL being a chairman of the creditors. meeting on his somewhat 10 years apart and the insolvency Service wilfully refused
. any information on Y M Hill other than telling me she was a junior and using a case law for immigration.

13. DJ Bellamy and HHJ Klein, in Paula's case are also the judges in John Ashcroft's case.

14. It is notable that HHJ Godsmark QC abused his position, as a judge, by holding a civil hearing in a court building not authorised to conduct civil cases, namely, Nottingham Magistrates Court, Carrington Street, Nottingham, and sat as a High Court Judge, without prior notice having been given to Paula, in a building which is not authorised as a District Registry of the High Court. The only building authorised to conduct civil hearings other than family hearings and tribunal hearings, in Nottingham, is the Nottingham County Court in Canal Street, Nottingham, which is an authorised District Registry of the High Court. However, although Nottingham

County Court is authorised to hear bankruptcy cases, this relates to commercial insolvency cases only. It is not authorised to conduct personal bankruptcy hearings. When challenged as to his jurisdiction on the day of the hearing, HHJ Godsmark QC, became very agitated and claimed jurisdiction followed the judge and he could change the jurisdiction of the court to whatever he wished. However, despite researching this particular claim of HHJ Godsmark QC, no reference can be found which confirms what he said in this respect is correct.

THE CASE OF GEDALJAHU EBERT

1. Gedaljahu Ebert (“Gedaljahu”) is Israeli, but has lived in the United Kingdom for many years.

2. Gedaljahu ran a property investment company in partnership with with another man named Maurice Wolff (“Wolff”), under the name “Europride Limited”. The company took out a business loan in the sum of £50,000 from the Midland Bank (now HSBC) with Wolff providing a personal guarantee for the business loan. However, for some reason, the bank called in the guarantee on the business loan.

3. Despite Wolff being the guarantor, he brought bankruptcy proceedings against Gedaljahu, claiming he had been granted judgment against Gedaljahu in Case Number 1994 M-1568 and further claimed it was him, Wolff, against Gedaljahu. In actual fact, Gedaljahu was not even a party to Case Number 1994 M-1568 and neither was Wolff. The actual Case Name in Case Number 1994 M-1568 was Meat and Livestock Commission -v- Deaconvale Limited.

4. A Bankruptcy Order was granted against Gedaljahu, despite the fact he had assets and, therefore, no Petition should have been accepted and no Bankruptcy Order ought ever to have been made. Furthermore, Gedaljahu was never declared to be bankrupt in a Court of Law.

5. In spite of this, the alleged bankruptcy of Gedaljahu was published in the London Gazette, following the alleged appointment of the purported trustee in bankruptcy Joan Yvonne Venvil (“Venvil”) of Carter Becker Winter (“CBW”) who was not mentioned by name, thereby bringing her appointment and authority to act into question. Venvil and CBW went about stripping Gedaljahu of his assets and funds, including his pension. When CBW was asked for a copy of Venvil's appointment as Gedaljahu's trustee in bankruptcy, the senior partner at CBW became aggressive, demanding that Gedaljahu issue proceedings against CBW before they would hand over any copies of documents. This sort of response and behaviour when asked for a copy of a document is unusual and suggests the senior partner at CBW knew Venvil's appointment as Gedaljahu's purported trustee in bankruptcy was suspect. It has since been learned that Venvil has deceased. However, this does not relieve CBW of any liability as partnerships have joint and several liability amongst the partners.

6. Gedaljahu has made enquiries with Trust Online as to whether any judgments and orders have been entered against his name on the Register of Judgments, Orders and Fines. He has found none have ever been recorded. This brings the court and other documents relating to the case into question. This includes documents which have clearly been typed up in a solicitor's office and have been used in place of the prescribed documents which are compliant with the Insolvency Act 1986 and Insolvency Rules 1986.

7. As stated above, Gedaljahu was not a party in Case Number 1994 M-1568, which Wolff used as the basis for his bankruptcy case against Gedaljahu. The attempt Wolff made to bankrupt Gedaljahu was fraud in itself. As soon as this became evident, the courts should have struck-out the case as an abuse of process. They did not. The maxim of law “fraud unravels all”, affirmed by the UK Supreme Court, therefore applies. Therefore, all documents should be regarded as suspicious and forgeries within the meaning of Section 1, Forgery and Counterfeiting Act 1981.

8. In addition to this, the family home was disposed of, half of which belonged to Mrs Debora Ebert (“Debora”). Gedaljahu's wife, who was, herself, never declared bankrupt. This is confirmed by an enquiry with Trust Online which shows no judgments or orders recorded against her name. Nonetheless, the family home was sold without her permission or consent and the documents contained a forged signature by the aforementioned Venvil of CBW who also stole Gedaljahu’s pension fund.

THE CASE OF DAVID FABB

1. David Fabb was a successful businessman, who is now in his 80s, who ran a string of businesses across the Midlands, in the field of steel stockholding and engineering.

2. In 2009, David was declared bankrupt. Although he says he received the Statutory Demand and other documents, in a letter from a Mrs Susan Pickering of the County Court Section at the, then, Stourbridge County Court (now renamed Dudley County Court), dated 22 December 2009, it was confirmed the Statutory Demand was missing from the court file. Not only this, the same letter confirmed the affidavit in support of the judgment debt and affidavit in support of the Bankruptcy Petition were missing from the case file also.

3. At a subsequent hearing to annul his bankruptcy, David pointed out there was no signature on or witness statement attached to the Bankruptcy Petition, meaning it was void. However, District Judge Jabbar, at the then Stourbridge County Court, stated that there were multiple failures on the part of DLA Piper (law firm) and on the grounds before the court at the time, the Bankruptcy Order ought not to have been made. However, for reasons known only to DJ Jabbar, she upheld the Bankruptcy Order, despite the circumstances and failures on the part of DLA Piper dictating she annul the bankruptcy.

4. David made enquiries with Trust Online and found there to be no judgments or orders registered against him, bringing into question the legitimacy of the case and the authenticity of the documents he had been served with.

5. It is of note that the seal on at least two documents (including the Bankruptcy Order) are illegible and the detail on the seals cannot be seen clearly. One seal has a large area of detail missing.

6. Given the questionable status of the seals on two documents and the absence of judgments and orders against David at Trust Online, the authenticity of the documents he has been served with in his case are brought into question. In the absence of evidence to the contrary, it can only be concluded the documents are false instruments within the meaning of Section 1, Forgery and Counterfeiting Act 1981.

7. DJ Jabbar's decision to uphold a Bankruptcy Order which, given the circumstances under which it was made and her admission the Bankruptcy Order ought not to have been made, is suspicious.

THE CASE OF JULIA BEN SHACHER
(formerly Julie Anne Davey)

1. Julia Ben Shacher (formerly Julie Anne Davey) was a successful businesswoman and property developer.

2. In 2018, she was made the subject of personal bankruptcy proceedings by James Money and Jim Stewart-Koster, two insolvency practitioners with BDO LLP, who were joint administrators of one of Julia's companies, Angel House Developments Limited, which was in administration.

3. The Statutory Demand ("SD") applicable in the case of Julia's personal bankruptcy is suspicious. A genuine Form SD4, which is available online from from H.M. Courts and Tribunals Service ("HMCTS"), is an MSWord document and there is a footer at the bottom of each page which will remain in place if the main body of the content of the form is pushed onto another page due to details being added.

   The footer reads:-

   "SD4 - Statutory Demand under Section 268(1)(a) of the Insolvency Act 1986. Debt for Liquidated Sum Payable Immediately Following a Judgment or Order of the Court (04.17)"

4. The figures in brackets are the date upon which the form was revised and from which date the revised form applies until further revised, in this case, from April 2017.

5. In the case of the Form SD4 in Julia's case, the document has been altered to the point where its authenticity is in question and it is possible the document is a forgery within the meaning of Section 1, Forgery and Counterfeiting Act 1981. It should be noted that if the SD is a forgery, this brings the entire personal bankruptcy case into question.

6. It should also be noted that, following a Subject Access Request ("SAR") under the Data Protection Act 2018/GDPR, documents were provided to Julia which are heavily redacted. Under the Act, redaction, unless justified, is deemed concealment and may also amount to an offence under criminal statutes. Julia is in correspondence with the Information Commissioner's Office ("ICO") regarding the heavy redaction of documents and is currently awaiting a response from them.

7. From information received from Julia, there appears to be evidence that Lloyds Bank, BDO LLP, Deloittes, KPMG and Grant Thornton are colluding to strip Julia of her assets and financial wealth. One redacted document seen has the legend "Project Sparrow" visible on it. It is believed "Project Sparrow" refers to Julia.

8. An enquiry with Trust Online has revealed there are no judgments or orders recorded against Julia in respect of the bankruptcy proceedings. The only matter recorded is an Unsatisfied Amount in the sum of £595 in her name of Julie Anne Davey which bears no relation to the bankruptcy proceedings.

THE CASE OF CHRISTAKIS KASHOURIDES

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1. Christakis Kashourides (“Chris”) was the owner of six properties (five from Royal Bank of Scotland (“RBS”)), director of Bellcrown Associates Ltd (“Bellcrown”), based in the United Kingdom, and beneficial owner of Bellmount investments Ltd (“Bellmount”), based in the British Virgin Islands (“BVI”)

2. RBS lured Chris into interest rate swaps by making them a condition of his borrowing, except in the case of Bellmount, first borrowing around £2.9million he was already borrowing. RBS attached the swap to the existing borrowing showing amortised swap, which Chris thought reduced his borrowing each year. RBS showed him a schedule of his borrowing at the end of every year and then RBS gave him extra borrowing.

3. Chris was also required to provide a Director's Personal Guarantee (“DPG”) on the borrowing of Bellcrown Associates Ltd

4. At some point, RBS called in the DPGs. Chris was unable to pay them on demand and RBS issued a Statutory Demand. They then tried to take him to court, but after he filed the third of three witness statements to the court , RBS agreed to withdraw the Statutory Demand and agreed with Chris, with the court's approval, that each party should bear their own costs. RBS closed Chris's existing account and opened another account where RBS charged the fees of a law firm named Berwin Leighton Paisner LLP (“BLP”) of taking Chris to court to this account, around £58,000 plus VAT of £11,600, making a total of £69,600 against the court-approved agreement that each party was to bear their own costs.

5. After the withdrawal of the Statutory Demand at the court hearing, on 6 July 2012, and due to the slow progress of the Financial Services Authority (“FSA”) Review, another creditor, a Mr Wallia, issued bankruptcy proceedings against Chris. At the bankruptcy hearing, Chris informed the judge he had been the victim of interest rate swaps, but the judge ignored this and made a Bankruptcy Order against him. The bankruptcy was then taken over by the Official Receiver (“OR”) in Victoria, London SW1. The OR now refuses to assign Chris the right to take RBS to court.

5. Two insolvency practitioners, Edward Thomas and Guy Hollander of Mazars, were appointed as joint trustees in bankruptcy. However, it was found that the OR, under pressure from RBS and with the help of BLP and totally against the wishes of the creditors at a meeting, which purportedly took place at the Official Receiver's Office at 4, Abbey Orchard Street, Victoria, London SW1, appointed Mazars.

6. BLP appointed Allsops, a firm of Law of Property Act Receivers, on behalf of RBS, to sell the properties owned by Chris, Bellmount and Bellcrown. However, it subsequently came to light that BLP were RBS and Allsops' retained solicitors, meaning there was a conflict of interest.

7. Allsops then sold the properties at below market value (known as fire-selling), which is a breach of fiduciary duty on their part. Their responsibility is to obtain the best price possible.

8. On examination of documents relating to the bankruptcies, a Statutory Demand (“SD”) for a Liquidated Amount has been found which purports to be seeking a debt

Chris owes. However, the repayment of his borrowing was on schedule and the calling-in of DPGs or overdraft is, therefore, suspect. This brings the legitimacy and veracity of statements contained within the SD into question

9. Another document, “Waiver of Legal Advice – Fully Involved Director”, bears the signatures of Chris and another person, who is believed to be Ian Paramore, a Bank Manager, after comparing the signature with another signature on a different document. However, the date of signature, 1 August 2005, expressed 1/8/05, has certainly been written next to Chris's signature in a different hand to Chris's. The date against both signatures is in the same hand. This on its own brings into question the authenticity of the document and when it was signed by Chris and the witness, rendering it a potential forgery within the meaning of Section 1, Forgery and Counterfeiting Act 1981.

10. There are questions about a Mr Peter Baldacci (“Baldacci”) whom Chris says signed the Deed of Appointment of the Receiver. Chris has noted that on one document, Baldacci signs as a “Director” and on another as a “Corporate Manager”. Chris advises Baldacci's signature is a scribble which is suspicious and raises questions as to whether Baldacci actually exists and, more importantly, whether he has lawful authority to sign any of the documents Chris has is in his possession bearing Baldacci's name and purported signature.

11. On conducting an enquiry at Trust Online, it was found no judgments or orders have been registered against Chris's name, bringing the validity of the entire case into question.

THE CASE OF JOHN ASHCROFT

1. John Ashcroft (“John”) was the sole director and shareholder of Kenilworth Developments Limited (“Kenilworth Developments”) which owned a guest house, named “Peace Guest House”, in Sheffield.

2. In November 2005, John took out a lease purchase agreement on a Ferrari motor car through Lombard North Central PLC (“Lombard”), which was purchased in the name of Kenilworth Developments Ltd t/a Peace Guest House. However, Lombard did not execute the agreement correctly, nor was it signed.

3. John subsequently discovered Lombard were taking payments from the business bank account, by direct debit, which had not been authorised by John, in his capacity as sole director of Kenilworth Developments.

4. It is evident Lombard realised they could not enforce the Lease Purchase Agreement, and subsequently sought a money claim judgment against John in the County Court. This is an abuse of the legal process. If a purported debt has been incurred to a Limited Company, the claim must be brought against the company, not its directors. The exception to this would be in the case where a Director's Personal Guarantee (“DPG”) has been secured. However, in this case, no DPG has been sought from John. Therefore, the proceedings against him, personally, are not only an abuse of the legal process, but fraud also.

5. At a hearing before District Judge Mort, at Sheffield County Court, a summary judgment was made against John and Kenilworth Developments. However, in the case of Lombard North Central PLC -v- John H Ashcroft and Kenilworth Developments, Case No. OSE51422, Mort DJ accepted from Counsel for Lombard that the Lease Purchase Agreement had been executed and witnessed correctly when, in fact, it had not. This means the judgment is void as the Lease Purchase Agreement was never executed. Also, Lombard never produced the original or any copy of the Lease Purchase Agreement at the hearing before Mort DJ.

6. During closing arguments before Mort DJ, he queried if Counsel for Lombard wished to proceed against John and Lombard. Counsel insisted both were liable, effectively implying Kenilworth Developments held a beneficial interest by its registered ownership of the lease purchased motor car.

7. In July 2008, John discovered that Lombard were taking payments from the business bank account, by Direct Debit, and which John had not authorised, in his capacity as sole director of Kenilworth Developments or any capacity. This implies Kenilworth Developments owned or held a vested interest in the lease purchased motor car. Addleshaw Goddard LLP, who were acting for Lombard, admitted, in a witness statement, that Lombard were taking payments from the business bank account. However, the account was not opened until 18 February 2008.

8. On 14 April 2011, District Judge Walters granted Summary Judgment to Lombard and ordered that both John and Kenilworth Developments were liable for the monies allegedly owed.

9. Lombard then served a Rule 6.2 Statutory Demand for immediate payment of a liquidated debt on John and Kenilworth Developments. Under Rule 7.3, any

Statutory Demand served on a company must be served on a Form SD1, as required by Section 123(1) or 222(1), Insolvency Act 1986. The Statutory Demand did not have any evidence of having been sealed by the court.

10. Lombard then petitioned for bankruptcy, using an incorrect Rule 6.2 Petition, but it does evidence the vested and beneficial interest held by Kenilworth Developments, in the detail of the purported debt. As a result of this flawed Petition, John became the subject of an unlawful bankruptcy dated 26 March 2013 under the order of District Judge Kirkham, sitting at Sheffield County Court. However, it should be noted Kirkham DJ failed to distinguish the misleading explanation of Counsel for Lombard as to how Kenilworth Developments became marginalised and dismissed in the matter. The Bankruptcy Order granted by Kirkham DJ disregarded John's status as sole shareholder and director of Kenilworth Developments. This allowed the personal bankruptcy of John to proceed under Section 286(1)(a), Insolvency Act 1986 by isolating him as the sole director of Kenilworth Developments.

11. The dismissal of Kenilworth Developments allowed the Official Receiver (“OR”), Mr J O'Hare (“O'Hare”), to unlawfully seize the shares of Kenilworth Developments and asset-strip the company by a series of unlawful actions against both John and Kenilworth Developments. O'Hare then purportedly appointed Edward Whetton (“Whetton”) of Booth and Co. of Barnsley, as trustee. It is notable that notice of Whetton's appointment as trustee is not in the London Gazette, as is required under Insolvency Law.

12. It is notable that there is no evidence of any liquidated debt, judgments or order in the name of John or Kenilworth Developments at Trust Online. This brings the legitimacy and validity of the entire bankruptcy proceedings into question.

13. It is notable that, at the bankruptcy hearing, Counsel for Lombard attempted to marginalise the amount allegedly owed by Kenilworth Developments by claiming there was a potential application to strike-off Kenilworth Developments from the Register of Companies held at Companies House, but failed to evidence this. It was, in any case, denied by John, in his capacity as sole director of Kenilworth Developments.

CASE OF RAJESHWAR SINGH PANESAR

1. Rajeshwar Singh Panesar (“Jess”) is an accountant whose marriage ran into difficulties and lead to him and his now ex-wife, divorcing.

2. On 26 April 2016, Jess was made bankrupt on a claim based on an outstanding invoice of £23,000 from Irwin Mitchell at a purported hearing St Albans County Court. The word “purported” is used because St Albans County Court is now closed although, in 2016, the court had jurisdiction to hear bankruptcy cases. However, Jess lived and carried on business within the Greater London area, meaning any bankruptcy proceedings should have been conducted at the Central London County Court (Bankruptcy), as Jess was within the London Bankruptcy District. The hearing at St Albans County Court brings the validity of the proceedings into question and Irwin Mitchell have no excuse for claiming they did not know. On the Individual Insolvency Register (“IIR”), Jess's entry has “LUT” within it, suggesting it was heard at Luton County Court which has jurisdiction to hear bankruptcy cases, but only in respect of those who live or carry on business within the Luton Bankruptcy District. Taking account of this, it is evident that the Bankruptcy Order made is void and void *ab initio*.

3. On 16 May 2016, there was a financial hearing connected with his divorce. Jess asked his solicitors, Skylark Solicitors, and his ex-wife's solicitors, Johal & Co, to adjourn the hearing as no judge would make a Financial Settlement Order whilst a bankruptcy was ongoing. It went ahead and the judge stayed the financial settlement hearings until conclusion of Jess's bankruptcy.

4. In August 2016, Jess filled in a questionnaire with the Official Receiver in his case.

5. During the course of 2017, Jess, got a pre-approved secondary lending on the equity of a Buy-to-Let investment which was ignored by Liam Short (“Short”) and Graham Wolloff (“Wolloff”), who are two insolvency practitioners with Elwell Watchhorn Saxton (“EWS”) claiming to be Jess's joint trustees in bankruptcy. Although a Certificate of Appointment exists, there is no evidence of a notice having been placed and published in the London Gazette as required by the appropriate Rule under the Insolvency Rules 1986-2016. In the absence of evidence to the contrary, their appointment as “ joint trustees in bankruptcy” is certainly open to question and challenge.

6. In 2018, Jess was forced out of the family home as his ex-wife had obtained a Non-Molestation Order (“NMO”) against him. His ex-wife then claimed he had breached the NMO and he was subsequently found guilty and made the subject of a Restraining Order (RO) for 3 years which expired in April 2021. Also, during 2018, Jess learned his ex-wife had made a claim for £1.2million as a creditor in his bankruptcy without any proof of debt. This flies in the face of an order of the Uxbridge Family Court staying proceedings in his divorce case whilst he remains in bankruptcy. It is likely, Jess's ex-wife and, possibly, Short and Wolloff, also, if they had knowledge of her actions or encouraged or incited her to do so, have committed a Contempt of Court, at best, although, the claim for £1.2 million may amount to Fraud by False Representation, contrary to Section 2, Fraud Act 2006.

7. In June 2019, Short and Wolloff contacted Jess to say they had sold the Buy-to-Let investment at a price of £755,000 (It was valued at £1.25 million.). Jess has checked the Zoopla website and, even at today's property values, his investment stands at £1.4million.

8. During the same month, the Insolvency Service obtained hostile witness statements from his ex-wife and his son, who share the same house, to convict him of a breach of bankruptcy rules for completing the Official Receiver's questionnaire incorrectly, which resulted in him receiving a six-month Community Order, a Criminal Record and a two-year suspended sentence, which ended in July 2021.

9. In June 2020, Jess attempted to overturn the RO at Willesden Magistrates Court, but was unsuccessful. During the same month, Jess filed an application with Uxbridge Family Court, copying his ex-wife into the application, as required by Procedure Rules. Having done this, a Detective Constable (“DC”) Day of Wembley Police Station turned up at his home, unannounced and without an appointment, allegedly to arrest Jess for breaching the RO. This is despite the fact Jess was complying with the law by copying his ex-wife into the application and doing so would not constitute a breach of a RO as Jess was complying with a legal requirement under the Civil Procedures Rules, which is a Statutory Instrument.

10. At a court hearing in Feb 2021, Jess learned his ex-wife had bought his share of the matrimonial home by using a remortgage in the sum of £362,000. It should be noted the matrimonial home is valued at £1.2 million.

11. In April 2021, Jess's ex-wife obtained a Consent Order to have his name removed from the Land Registry deeds of the matrimonial home from the Central London County Court with the assistance of Short and Wolloff. She appears to be under the impression that because she has an NMO, she can buy Jess's share of the matrimonial home and ignore the stay on proceedings in the Family Court in respect of the financial settlement part of the divorce proceedings, something which cannot be done until Jess is discharged from bankruptcy and both Short and Wolloff seem determined not to allow to happen. This would appear to amount to a Contempt of Court on the part of Jess's ex-wife, Short and Wolloff, as the matrimonial home forms part of Jess's matrimonial estate and it is for the Family Court to decide as to how Jess's share of the matrimonial home is dealt with; it is not for Short and Wolloff to decide and the question now arises as to whether they and Jess's ex-wife mislead the Central London County Court.

12. Although Jess is attempting to obtain an Occupation Order from the Family Court to return to the matrimonial home, he feels the Insolvency Laws have been weaponised against him to rob him of his family home.

13. It is necessary that Jess's ex-wife provides evidence of the £1.2 million claim she has made against his bankruptcy estate. If she does not and/or cannot, she, Short and Wolloff could be facing allegations of Fraud by False Representation or Conspiracy to Defraud. Their failure to comply with the stay of proceedings in Jess's divorce case shows they have no qualms about ignoring any order of the court and it is possible proceedings against all three of them for Contempt of Court may be necessary.

14. The order from St Albans County Court is a forgery within the meaning of Section 1, Forgery and Counterfeiting Act 1981. This is due to Jess living and carrying on business within the London Bankruptcy District at the time, meaning the court which has jurisdiction is Central London County Court (Bankruptcy), not St Albans County Court. The order from the Uxbridge Family Court is quite clear in what it says and

Short and Wolloff's wilful disobedience of it exposes them and Jess's ex-wife to Contempt of Court proceedings at the very least.

FRAUDULENT BANKRUPTCY CASES

Common Factors

1. Claimants have no *locus standi* due to the fact they are agents and have falsely represented to the court their ability to have a right to such a thing in action. Have also failed to provide a Notice of Assignment or Deed of Assignment or any form of Power of Attorney in accordance with the law.
2. Debt has been manufactured;
3. Debt is someone else's debt;
4. Alleged debtor has been treated as a business and not an individual and vice versa, i.e. wrong capacity, and this has been ignored by court when pointed out to them;
5. Purported hearings of County Court Judgment (CCJ) and/or Bankruptcy hearings are not showing on court records and no evidence of fees being paid to court as required;
6. Purported judgments not showing on Trust Online, except in one case, where the case number has been found to be invalid. Any action taken must be recorded by Trust Online in accordance with Regulation 9, Register of Judgments, Orders and Fines Regulations 2005;
7. Bankruptcy Petitions not verified by an affidavit rendering Bankruptcy Petitions void;
8. Purported Trustee in Bankruptcy has not been correctly appointed and appointment has not been listed in the London Gazette
9. Bankruptcy hearings conducted in wrong jurisdiction, i.e. court is not authorised to hear bankruptcy cases;
10. Bankruptcy hearings conducted in wrong bankruptcy district to alleged debtor's home/business address;
11. Hearings not conducted in accordance with Article 6, European Convention of Human Rights (ECHR), i.e. holding hearings in private when Article 6 requires cases to be heard in public;
12. Courts breached Section 6(1), Human Rights Act 1998 by holding hearings in private (Unlawful for public authorities to act in a way which is incompatible with a person's Convention rights). Courts are public authorities for the purposes of the Act by virtue of Section 6(3)(a);
13. Judges and courts not adhering to Civil Procedures Rules;
14. Judges and courts not adhering to Practice Directions;
15. Judges and courts not adhering to Insolvency Act 1986 and Insolvency Rules 1986-2016;
16. Purported Trustee in Bankruptcy Certificates of Appointment by Secretary of State found to be suspicious due to absence of court name;
17. Purported Trustee in Bankruptcy Certificate of Appointment by Secretary of State found to bear a 'copy and paste' signature of a civil servant whose authority to sign and the validity of the Certificate are both in question;
18. Court paperwork shows name of court previously authorised to conduct bankruptcy hearings, now closed, but Individual Insolvency Register (IIR) shows name of different court which is authorised to conduct bankruptcy hearings;

19 What is written on documents, such, as Statutory Demand is not supported by fact;

20 Witness Statement of Process Server serving Statutory Demand missing;

21 Person sued for bankruptcy who has funds and/or assets to meet purported debt, in which case the court should have struck-out the Petition as an abuse of process, but failed to do so and allowed case to continue;

22 Making of Bankruptcy Order not published in the London Gazette.

23 Court Seal either not on documents as required by Insolvency Act and Insolvency Rules, or seal is suspicious, i.e. does not appear to be that authorised by H.M. Courts and Tribunals Service (HMCTS).

24 Documents found to be missing from court files.

SCHEDULE OF LOSSES

Name	Losses
Michelle Danique Young	£2,026,600,000.00
Scot Gordon Young (Deceased)	£2,000,000,000.00
Paula Audrey Davies	£340,000.00
Gedaljahu Ebert	£60,000,000.00
David Fabb	£300,000,000.00
Julia Ben Shacher	£1,600,000,000.00
Christakis Kashourides	£20,000,000.00
John Ashcroft	£10,000,000.00
Rajeshwar Singh Panesar	£3,000,000.00
TOTAL LOSSES	**£6,019,940,000.00**

The figures quoted above include losses for companies and are estimates of the total amount stolen from the individuals named in this schedule.