



June 2021 LBG – TTF Symposium

Why Claimants fail?

NO WIN NO FEE Legal
Representation IS
MISSING

Wrong Target and
litigation support is
woeful or skewed at
best

LBG will divide and
conquer as claimants
are sadly financially
illiterate

Regulators and
Supervisory Bodies
are misunderstood

Run out of funds,
representation
and/or energy

Strategy light, detail
heavy with no end
insight and claimants
are dislocated

Self preservation
society e.g., Noel
Edmonds

Unrealistic claims for
consequential and
reflective loss



Lloyd's (Re) Securitization – what this actually meant?

LBG kept the assets of commercial borrowers or sold them at discounted rates to known parties

Proceeds from these fire sales and/or buy backs were treated as income in LBG recovery centres to drive profits and issue bonuses

The loans attached to these assets were insured by both client and the bank – LBG created contingent liabilities and drew on these policies through the BSU/recoveries programme

These were then re sold as debt securities and/or junk bonds on the US Securities Exchange Commission and subsequently absorbed by Blackrock in their contingent share purchase of the UK Government's shares in Lloyds

US Public Employee Retirement Funds bought this exposure through their asset management allocations and shares in Blackrock

The arbitrage in each case is an English person's home as it is no longer their castle

Lloyds cleaned its balance sheet at the expense of UK and US taxpayers while the then Chancellor George Osborne was hired by Blackrock

Governor Andrew Bailey designed this scheme from start to finish and his career at the FCA and Bank of England maps the process

LBG claimed loss impairment provisioning at every stage to aggressively mitigate Tax with HMRC AND HMT's approval to drive shareholder value

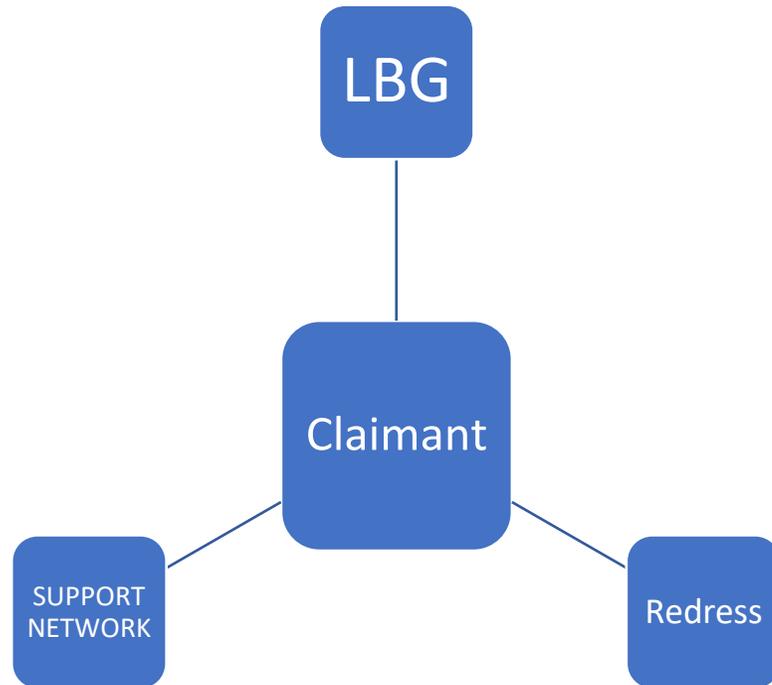
A Claimant's Pragmatic resolution

- Comprehensive Debt Forgiveness
- Restoration of Credit Profiles
- Bankable with any other Bank
- Financial award of £650K (upper end of BBRS limits)
- Ability to pursue Lloyd's external legal teams, accounting and insolvency practitioners for negligence independently or as a class action
- Get on with your life

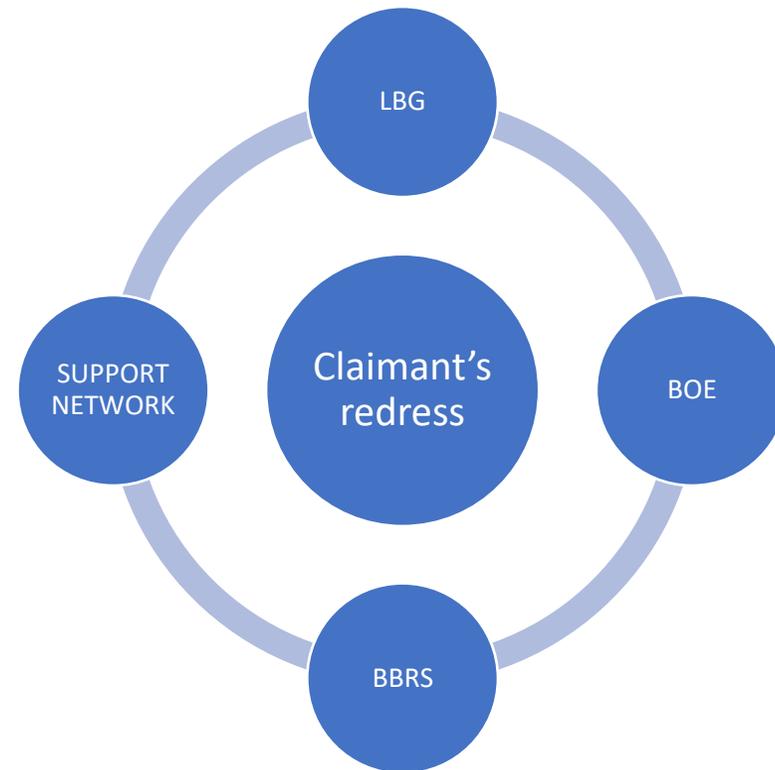


Claimant's Landscape

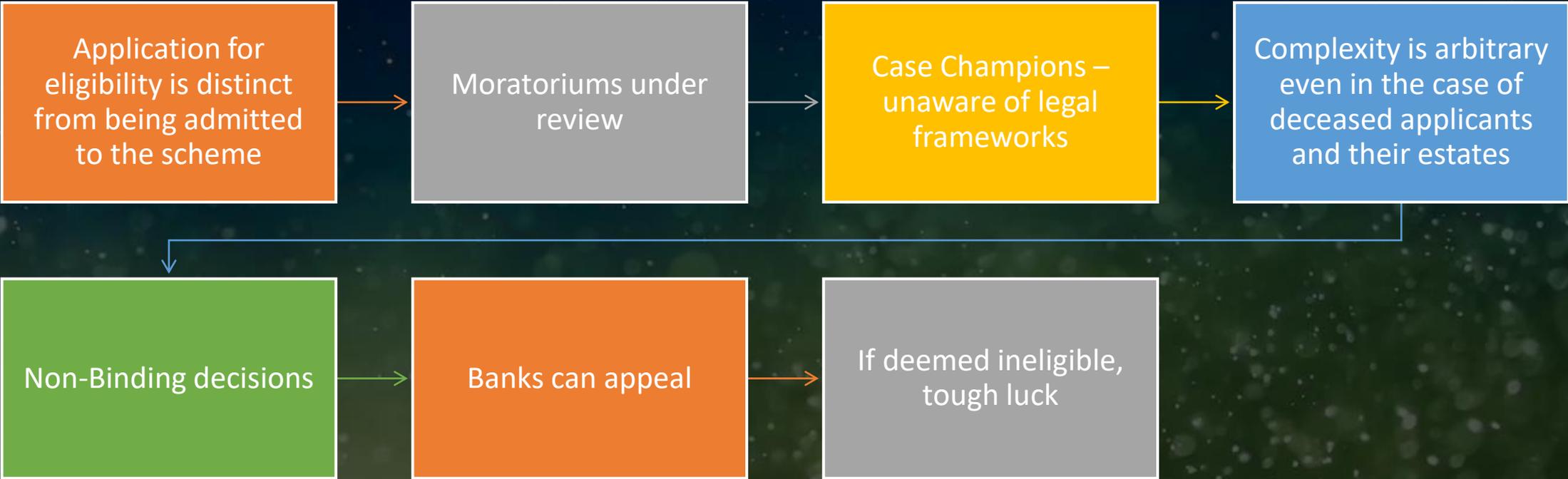
REALITY



LEVERAGE



BBRS



Moratoriums – BBRS feedback

In short, the BBRS is unable to provide a moratorium, however we can provide you with confirmation of your registration for our service to help you in seeking a moratorium on a case.

If you are seeking a moratorium from the bank, we suggest that you get in touch with them directly. We can contact the bank from our side as well to confirm that you have registered for the BBRS and, where the bank supports it, we can discuss a moratorium with them. I must stress that it remains at the banks discretion whether they choose to grant a moratorium or not – we are unable to intervene in the decision making.

We are unable to speak to anyone other than the bank about your case, including third party creditors. In this situation, we would only be able to provide you with the proof of registration to use in support of any conversations you have with any creditors or other third parties.



Case Summaries

Duress/duped into signing a key man insurance cover policy to secure the overdraft for father's law firm as a non lawyer ultimately destroying his credit profile. The Law Firm was subsequently pushed into recoveries as a result of Lloyds.

Insolvency Practitioners appear to have been negligent leaving a monetary judgement against Mrs B W. Fernando and unresolved creditors that are now post the (late) Mr S C Fernando's bankruptcy to force the forfeiture of assets. (Property)

'Creasey' Curve Ball

Apply The Gladiator Principle

Claimants measured for litigation risk (4-line case summaries)

Engage with The BBS re Evidence to increase complexity and seriousness

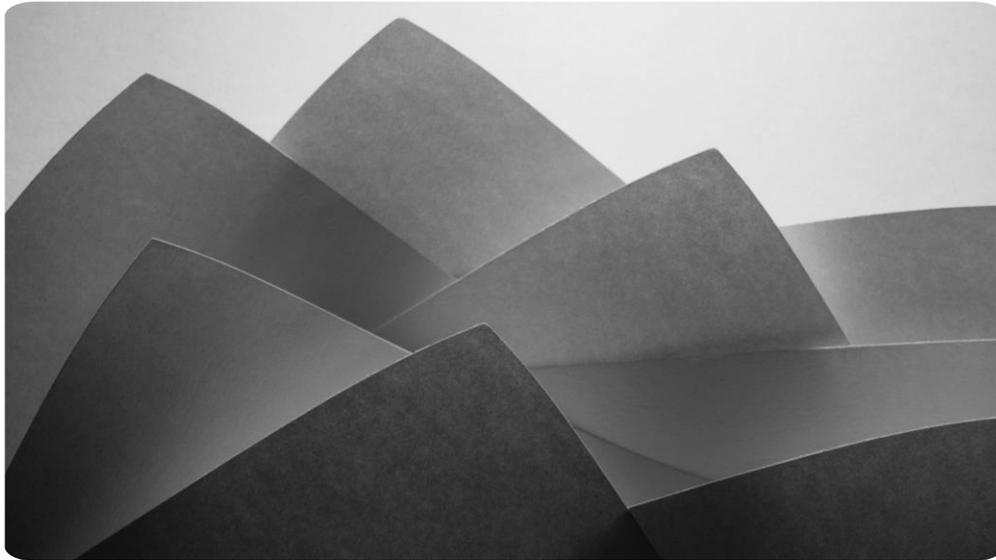
Letters from MPs to support an application for eligibility to the BBS

High Court Action against Governor Andrew Bailey e.g., Oliver Morely vs RBS

TTF Seeds (raises fighting fund) for an immediate High Court Action and membership is contingent



Conclusions



Everyone is out for themselves and families (understandable)

Claimants assume they are different; they are not despite the protests - APS

Litigation is not complex – you need the right firm, target and strategy (HCA)

America – landmark judgements exist to prohibit class actions

Attacking the wrong institution and individuals

Disclosure is misunderstood and treated without tact

BBRS can illustrate misconduct and store evidence

MPs are disengaged through priorities and claimant fatigue – exceptions exist

Support groups largely a cesspit for misery and infighting