

EXTRACTS FROM VICTIMS CASE SUMMARIES AND IMPACT STATEMENTS

Location Extracts from Impact Statements in speech marks (“)

001. Loss of family home by failure of multiple Executives of HM Administration. Police have refused to receive evidence and to investigate.

Essex “ Cruel process , hurt and cheated. Spiteful, thugs, frightened, shocked, torturous , abuse “

002. Engineered Bankruptcy by Bank resulted in the loss of Complainants business and home. Police have refused to receive evidence and investigate.

Berkshire “ Cruel, degrading, inhumane treatment, abuse of human rights, stress, anxiety, insomnia, despair, mental torture, loss of dignity, abused, panic, relationship breakdowns, nightmare, coronary heart disease”

003. Entrapment by vicious spiral of unnecessary short term bridging loans destroying LTV, breaches of fiduciary duty, undisclosed conflicts of interest , only exit route repossession. Combined actions of the police , lenders , broker and others resulting in the destruction and loss of family home, business, income, assets and family unity. Police have refused evidence and to investigate for over fifteen years.

Yorkshire “ Extreme stress , mental trauma , committing suicide, isolated, relationship strains and breakdown , humiliation

004. Secret Commission where Lender promised temporary bridging which the broker failed to convert to affordable lower rate debt funding causing attack to repossess the farm. Police have refused to receive evidence and to investigate.

Carmarthenshire “ Immeasurable stress and anxiety, suicide attempts, depression, broken marriage, constant fear, self respect wiped away”

005. Multiple undisclosed conflicts of interest, deception, misrepresentation and State failure leaving the family distraught. Police have refused to receive evidence and to investigate for over twenty years.

Cumbria “ Shattered, scared, mental torture, humiliation, devastated, lives ruined, severe and profound effect on my mental health, lost confidence, anxious”

006. Malfeasance by Bank, breaches of fiduciary duty and trust by Bank. Bank CEO admitted the Bank was in dire financial straits and apologised for the Banks actions but no remedial action was offered or taken by the Bank. Police have refused evidence offered and to investigate.

Somerset “ Mental breakdown, hypertension “

007. Bait and switch by lender, breaches of fiduciary duty, failure by police to receive evidence and investigate resulting in loss of family home and business. Police have refused to receive evidence and to investigate.

East Lothian
Scotland

“ Serious problems in our marriage, intent to take my own life, severe PTSD, depression”

008. Victim of Banking hidden agendas resulting in the loss of over 700 properties and a substantial business of UK's former second wealthiest lady entrepreneur. Police have refused to receive evidence and to investigate.

London

“ Devastating impact on my mental and physical health, severe hypertension, risk of cardiovascular event (stroke or heart attack) severe depression , suicidal thoughts”

009. Breaches of fiduciary duty, undisclosed conflicts of interest, misrepresentation, bait and switch , deception, succession of unnecessary expensive short term bridging loans to destroy loan to value ratio. Lender restrained from repossession until youngest child eighteen years of age then continual harassment. Police have refused to receive the evidence and to investigate for over fifteen years.

Kent

“ Mental breakdown, counselling, stress, depression, mental torture, mentally painful, breaking under pressure, lack of sleep”

010. Interlocutory actions of lenders, broker, solicitors and valuers by concealment , overcharging, twisting and distorting of facts, baiting and misrepresentation resulting in loss of farm and business. Police have refused to receive evidence and to investigate for over twelve years.

South Wales

“ Severe depression, unable to sleep, high blood pressure, reclusive, Chaplain (Church) support”

011. 30 years of marriage gone. Family destroyed by a personal guarantee through deceit and abuse of position by the Bank and their receivers. Failure of Police, Courts and Ministers caused family mental torture. The State failed the victims. Police have refused evidence and to investigate.

Kent

“ Anxious, depressive, intense horror, sadness, bewilderment, attempted suicide, mood and character change, extremely distressing, self harm , extreme shock, terrified, deprived of sleep, insomnia, blackness, destroyed, pressure, mentally scarred , phobias, severe depression, torture, mental illness, anxiety”

012. Loss of everything including marriage and future stability of family following attack by Lender. Police have refused evidence and to investigate.

Staffordshire

“ Run down, low mood, irrational , depressed , high blood pressure, hell, angry, lack of motivation, soul destroying”

013. Loss of Landscaping business and all assets by criminal actions of others. Failure by police to receive evidence and investigate.

Norfolk " Excruciating worries, stress , massive shock, felt useless, anxious, couldn't sleep, traumatised , excruciating worries"

014. Loss of substantial property business and family home due to sudden withdrawal without warning of banking facilities and drive by Lender to liquidate customers assets destroying in conjunction with Bank appointed Receiver, thirteen years' work by customer and his family. Trustee of complainants bankruptcy threatened Senior Counsel of customer. Police have refused evidence and to investigate.

Glasgow
Scotland " Mental pressure, hunger strike, sleepless nights, stress, nightmare"

015. Lender Engineered shortage of promised funding to collapse their customer and asset strip taking all equity and assets leaving his client distraught and penniless which severely impacted on customers daughters health and personal financial position. Police have refused to receive evidence and investigate for over fifteen years.

N.W Wales " Stress, severe depression , anti- depressants , exacerbated diabetes, mental torture, PTSD , suffer "

016. Consequences of unlawful financial practices uncovered committed against an Associate reported to the Police who took no action

Norfolk " Severe chest pains, doesn't sleep properly, head feels pressure and like it's going to blow up, gaslighting, mental effects"

017. Loss of all assets including shopping mall, bait and switch, undisclosed conflicts of interest, payment of secret commission by lender to broker, breaches of fiduciary duty, deception, breaches of Consumer Credit Act, breaches of Law of Property Act 1925. Court abuse. Police have refused to receive evidence and to investigate for seventeen years

Hampshire " Very depressed, anxiety, stress, anger, frustration, ongoing depression , despair, horrific , destroying my life, suffered mentally, emotionally, physically, devastating, I wanted to give up, grief, losing confidence, Non - Hodgkin's Lymphoma, muscle medical problem , Sjogren's Syndrome, stroke, ashamed"

018. Marriage and £8 million property portfolio and eleven micro companies worth £1.5 million destroyed due to the action of finance company withdrawing support and HMRC and UK pension industry filing for bankruptcy. Police have refused evidence and to investigate.

Manchester " Allocated suicide watch doctor, DVT, diabetes , heart medication, physical assaults , going physically hungry, made to look unprofessional and foolish in front of a judge, bullied , harassed, assaults, threats, threatening , abuse, destroys lives"

019. Farming business crippled by undisclosed conflicts of interest between solicitors, mortgage brokers and lenders , secret commissions , breaches of fiduciary duty, bait and switch, deliberate creation of vicious spiral of unnecessary debt to destroy LTV creating repossession as being the only exit route. Police have refused to receive evidence and investigate for eighteen years

Cornwall “ Detrimental impact on our livelihood, health and wellbeing, worry, stress, continued burden, mental health really deteriorated, severe depression, counselling, suicide candidate, recluse, heart and blood pressure problems, bowel cancer, severe migraines, two TIA's , mental health, huge toll on our physical and mental health, prolonged suffering “

020. Allegations of abuse and contempt of criminal law, common law and Human Rights by His Majesty's PM and Cabinet Executives in Government Administration. From 1990 there has been a total and continuing failure of police jurisdiction and procedure to enforce the law in contempt of His Majesty's Royal Assent as ratified by and enforced by Parliament prescribed by the Bill of Rights 1688/1689. Premeditated abuse and it's maintenance to ensure a perpetual state of bankruptcy. Failure of the Police to receive evidence and investigate police and judicial corruption for over thirty years.

Withheld “ Threats to kill by criminal making payments (bribes) to police and court ignored by police , denial of protection of the law and security, intimidation, false arrest, false imprisonment and solitary confinement, assault and battery whilst imprisoned occasioning hospitalisation, malicious intention to Section under Mental Health Act, prolific torture, inhumane and degrading treatment “

021. Loss of farm by succession of unnecessary short term bridging loans to destroy LTV, bait and switch resulting in only exit route being repossession, undisclosed conflicts of interest, breaches of fiduciary duty. Police have refused evidence and to investigate for over ten years.

Moray
Scotland “Tremendous stress, completely lost, high blood pressure, stroke, 3 TIA's , diabetes, life completely changed and turned upside down, upset, extensive, feeling vulnerable, effected m emotionally and mentally, traumatising, depressing, lost confidence, embarrassment , shame, awful, mental and physical health impacted, unnerving, panic, devastating, degrading , deterioration of health and wellbeing, traumatising “

022. Interlocutory actions of Lenders, Police, Solicitors acting as a cartel resulting in the total loss of all assets including farm and family home and destruction of victims lives and wellbeing of the family. Police have refused to receive evidence and to investigate for over thirty years.

Cornwall “Massive shock, full of worry, unsure, felt shame, embarrassed to socialise, fear, frustrating, emotions, anger, hatred, afraid , anxiety, dreaded, mentally exhausted, traumatic, stress, severely haemorrhaging, blood transfusions, pressure, Non- Hodgkin's Lymphoma , painful “

023. Interlocutory unlawful actions of Bankers , their associates and police resulting in total loss of farm and personal assets. Police have refused to receive evidence and investigate for over 30 years.

Cornwall "Threatened , bully, demands, constant worry, pressure, stress, heart attack, awful migraines, high blood pressure, depression, anxiety, cancer, extreme strain, problems sleeping, felt totally drained, tension, headaches, upset "

024. Interlocutory actions of police, solicitors, valuer and broker acting unlawfully. Secret commission paid by lender to broker. Police have refused to receive evidence for over 25 years and to investigate.

North Wales " Stress, continuous post traumatic stress disorder, insomnia, severe depression , supported by Mental Health Service, pressure, anxiety ,shingles"

025. Bank refusal to fulfil / inability to fulfil their financial obligations resulting in collapse of business and resultant trauma for customer and his family. Police have refused to receive evidence and investigate.

Gloucestershire " Malicious, inhumane, harassment, bullying, mental trauma , torment, anti- depressants, agonies, mental torture, rifts within my family, mental anguish, despicable, traumatising, upsetting, heart breaking, dispiriting, depressed, anger"

026. Bank paid monies from customers business without customers knowledge or authorisation resulting in collapse of business and loss of everything. Police refuse to receive evidence and investigate.

Staffordshire " End our lives to relieve the pain in our heads, tears, broke down, constant stress, extremely upsetting, grief, constant attack, paramedics to our house because they were worried about our mental health, psychologically harmed, mental breakdown , systemic attack, immense suffering, upset, harassment, mental abuse, broken mentally, mentally raped"

027. Interaction of Lenders, Police, Solicitors, LPA Receivers, Accountants and Associated professionals involved in the handling of victims legal and financial affairs showing their entrapment of the family , police failure, twisting of facts to the detriment of the complainants, refusal of evidence available , concealment and laws broken. All acting as a cartel to pervert justice resulting in loss of family farm. Police have refused to receive evidence and to investigate.

Somerset " Trauma, unlawfully wicked, cruel , serious friction , stress, haunting memories , depression, threatening, dangerously high blood pressure, fearing she had committed suicide, mental health issues"

028. Unlawful actions by Bank Manager caused collapse of property development business and saw a criminal gain a suspended prison sentence but despite this the Bank have relentlessly pursued complainants for monies unlawfully paid by the Bank to others. Police have refused to receive evidence and investigate.

Cornwall "Traumatised, post-traumatic stress syndrome, suffered mentally and physically, miserable, stress, severely depressed, counselling, threatened suicide, under suicide watch, bully, harassment, cancer, mental illness, stress, mental torture"

029. Police refused evidence and to investigate Perjured Affidavit

London "PTSD, affected my physical and mental health, immense stress, cancer, suffered immensely"

030. Unlawful action by Bank related to former Wife resulting in years of harm both mentally and physically and unjust attack on property and loss of all assets supported by the actions of the Police who have apologised for the abuse suffered but deny responsibility and to pay restitution to complainant.

Somerset "Inflicted psychological injury, mental and physical harm, prolonged abuse, torturous, abuse, suffered, Post Traumatic condition, PTSD, trauma, State took away my liberty, comatose by psychiatric drugs for a psychiatric illness I never had, bullying, they apply for a sectioning order..... upon a later proven misdiagnosis, re-traumatised, psychological assaults, subject to hostile questioning, my life and sanity have been abused"

031. Bank Engineered loss of four properties and all assets yet Government Agencies including the Police refuse to receive evidence of wrongdoings and investigate.

Hampshire "Mentally over whelmed, helpless, hopeless, felt living in Nazi war film, sad feeling, alone, isolated, fear of attack, trauma, mental torture, frustrated, loss of confidence, feelings of suicide, panic attacks, broken, physically sick, devastated, lost my identity, wrecked self-esteem, counsellor, assault, depressive, no energy, painful, PTSD, feel unsafe, lack of trust, attack, suffered, destruction, could not focus, barely concentrate, turmoil, depressed, shock, horror, unconscious, assaults, bullying, mental block, heartache, bombarding, threats, abuse, overwhelmed, helpless, hopeless, chest pains, high stress, low moods, low motivation, panic attacks, terrifying, flash backs, nightmares, very high anxiety, not feeling safe, trouble sleeping, break down, ABH, GBH, suffering, life changing, attack, stalked, menacing, worrying, migraines, headaches, palpitations, sadness, mental and emotional distress, physical injuries, terrorised, dreadful, broken, great impact on my welfare, suicidal, surreal numbness, polarised, PIP for depression"

032. Dishonest Solicitors who routinely lie in Court following unlawful action by the Bank. Police refuse to receive evidence of Bank and their Associates wrongdoings and investigate.

Derbyshire "Abuse , mental torture, abuses, mental harm, attacks, bombarded, threat of jail, destroy, devastating, break the spirit, mountain of stress, anxiety, headaches, migraines, overwhelming stress affecting sleep affecting ability to work, deep sadness, depression, bed-ridden with anxiety , panic attacks, dark thoughts to end it all, immense pain inflicted , bully-boy tactics , serious harm, continual abuse"

033. Nefarious Bank and Associated practices resulted in loss of substantial highly profitable business in the Hospitality Trade employing 240 staff and all personal assets. Police refuse to receive evidence and to investigate.

Sussex " Stress , trauma, immense impact and pressure, distressed"

034. Loss of business and all personal assets due to illegal accountancy practices. Police refuse to receive evidence and investigate unlawful action by Bank and IVA Receiver.

Cambridgeshire " Worry, bullying, stress, hell, pain"

035. Unlawful actions by Bank and their associates targeting and destroying family building business. Police refuse to receive evidence and to investigate.

Herefordshire " Devastating impact, mental health badly damaged, callous, threatening, constant pressure, chronic anxiety, trauma, destructive of marital harmony, referrals to crisis unit of Hospital, Transient ischemic attacks (mini strokes) , complex post-traumatic stress disorder, duress, insulted, diminished, humiliated, abusive, menacing ,torture, premeditated attack, acute stress, chronic anxiety and trauma, poor bowel and urinary function, panic attacks, acute anxiety , fear, anger, intentional mistreatment, major breakdown, mental illness, acute depression , pressure"

036. Nefarious actions by Bank , Lawyers and Judiciary resulting in total destruction of business and family relationships. Police refuse to receive evidence and investigate.

Warrington. "Abuse, cruel mental torture, degradation, physical illness, severe depression, traumatised, insult, pain, trauma, horrendous, severe anxiety, panic attacks, unbearable, terrifying, had strong urges to end my anguish, numerous sessions with therapist "

037. Due to a Non Disclosure Agreement Complainant passed his case evidence of criminal wrongdoings directly to the Police who took no action.

South Wales " Mental strain, constant worry, enslaved, the stress is unbearable, daily stress, abused "

038. Bait and Switch, breaches of fiduciary duty and trust. Broken promises by Bank . Failure by Bank to fulfil agreed facilities after customer had committed to expansion of farming business which financially crippled the farming family.

West Wales

Suicide Letter " I am sorry you are reading this, I cannot keep living like this anymore I just feel so low and alone and ashamed of myself it's time to say goodbye I love you both so much it hurts you know I will be looking down on you both always. I just cannot fight anymore but at least I will be with dad looking down on you to . Love you both forever XXX "

039. Destruction of Estate Agency Network and industry advisor stakeholder by successive failure of the Police and other State Executives to receive evidence and investigate criminal actions of the Bank and their associates.

Kent

" Life is hell, immense stress and pressure, daily abuse , living nightmare, constant fear, cruel , inhumane, contemplated overdosing, traumatised, high stress, insomnia, high blood pressure, hot sweats, heart attack, eating disorder, duress, misery and pain, anxiety, continual fear, stalking , harassment, cruel, inhumane, immense stress, dragged into Court 23 times, frustration, torture, distressing, trauma, lost friends, suicidal thoughts, career destroyed , malicious arrest, threat of mental health assessment by police, loss of social life/ interaction, traumatised, tiredness, constant anxiety"

040. Failure of police to receive evidence of theft of family home and unlawful collapse of business by Bank through false fees and valuation rigging . Police have refused to receive evidence and to investigate for over ten years.

Sussex

"Acts of terrorism and torture, Son manhandled from house, Continuing Post Traumatic Stress Disorder, distresses, Son said " If I kill myself will the Authorities do something for you and my Sisters", trauma induced ME, OCD with intrusive thoughts, Crohn's Disease exacerbated by stress, introverts, distress, nightmares, flashbacks, existing for the sake of existing, IBS and pancreatic insufficiency and severe mental social anxiety"

041. Victim of financial misconduct by Lenders.

Glasgow
Scotland

Committed suicide. Hanged himself in garage

042. Victim of unlawful securitisation of mortgage charge created by Bank using false paperwork. Evidence refused by the Police.

Edinburgh
Scotland

" Trauma, psychological impact, questions one's sanity, threatened, blind panic, psychologically unbearable, suicidal, therapy, cold sweat, anxiety, suffer, insomnia, maliciously, wickedness, soured relationship, deeply disturbing, major impact, ignominious, demoralising"

043. False paperwork lodged into Court by Solicitors to secure repossession of and eviction from family home assisted by the Police who refuse to receive the evidence and investigate.

Surrey.

“ Profound and lasting effects of the systemic abuse, mental health consequences, damage inflicted on families, relationships and well-being, Abuse, mental anguish/ torture, emotional distress, adverse effects on mental health, constant harassment, mistreatment , feeling helpless, fearful, struggled, depression, contemplated suicide, ordeal, strain, stress, rifts, tension, breakdown, relentless anguish, traumatic, chronic stress, sleep disturbances, fatigue, weakened immune system, emotional turmoil, headaches, gastrointestinal issues, abuse, degrading, humiliating, feeling vulnerable, systemic abuse, devastating effects, inhumane treatment”

044. Lost farm by interlocutory unlawful actions of lenders , brokers and receivers . Breaches of Consumer Credit Act, MCOB including advancing regulated mortgage as unregulated, secret commission, breaches of fiduciary duty, undisclosed conflicts of interest, valuation rigging, unnecessary spiral of debt created by a succession of short term bridging loans to destroy LTV leaving no exit route other than repossession. Police have refused evidence and to investigate for 19 years.

South Wales

“ Antidepressants, lost all interest, ordeal”

045. Combination of Bank appointed Lawyers assisted by failure of Judiciary to accept evidence of wrongdoing by the Bank and their Associates. Refusal of police to receive evidence and investigate.

Somerset.

“ Distressed, daughter fought off two men who told her to take to the streets she tried to take an overdose, dread, we live in fear, terrorism, daughter took an overdose (admitted to hospital unconscious) , upset, devastating, daily hell is unsettling, cannot sleep, concentrate or think clearly “

046. Destruction of farming business by unlawful actions of professional advisors reported to the Police who failed to receive the evidence and investigate.

South Wales

“ Hospitalised due to stress, tortuous ordeal, systemic destruction, high levels of stress, break me, deprivation, huge impact , breakdown, torturous, shock, destroy, pure torture”

047. Secret Commissions and Bribery by Lender to Broker, unnecessary spiral of debt by succession of expensive short term bridging loans to destroy loan to value ratio, breaches of fiduciary duty by lenders, undisclosed conflicts of interest. Police have refused evidence and to investigate for over eighteen years.

Oxfordshire.

“ Pressure, astronomical stress, distress, cancer, death, extreme, upsetting, negatively, exhausted, struggle, devastating, distraught, gruelling, endure, emotional stress, turmoil, everyday struggle, battle, depression, anxiety, painful, massive stress, physically exhausted, emotionally devastated, pressures, worried, upset, embarrassing, distress, anxious, devastated, terrified, mental and physical health, huge emotional effect “

048. Failure of Police to receive evidence and investigate interlocutory unlawful conduct of Bank, Lawyers and Judiciary to seize family home and investment property. Failure of Courts to accept right of proprietary estoppel.

London

Suicide pact. "painful, suffering, immense exhaustion and pressure, collapsed, stroke, emergency to hospital, traumas, suffered, emotional distress, psychological trauma, loss of confidence, uncertainty, fear, anxiety, losing hope, exhausted, draining, impacting our mental and physical health so adversely, cruel, complex post-traumatic stress disorder, brain fog, depression, severe anxiety, psychological pain and distress, deep trauma, psychological injury, gross inhumane treatment, unrelenting assaults / attacks, ruined our mental health and destroyed our lives, threatened, intimidated, violated and highly vulnerable, serious heart problems, do not socialise, often bedridden, lack of physical and mental energy, constantly worried, always feeling tired, complex PTSD, feels unsafe, shuts down completely, tears me apart, pressure, stress, ruined career, isolated, sunk deeper into depression, high anxiety, stress, depression, abuse, prolonged stress, psychological attack, coma, died prematurely, needless suffering, abuse, torture, collapse, TIA, constant pressure, no stability or certainty, constant fear"

049. Secret Commission (bribery) paid by Lender to Broker, breaches of fiduciary duty and trust by Lenders, Broker and Solicitors, undisclosed conflicts of interest. Police have refused to receive evidence of unlawful practices committed against complainant for over fifteen years.

South Wales

"Suffering increasing stress and anxiety symptoms, depression, impact on stress levels, impact on mental health, personal stresses"

050. Loss of farm due to unlawful interaction of lender and LPA Receiver, false allegations of animal cruelty and threats of which police refused to receive the evidence and investigate.

Surrey

"Suffer, mental torture, insecurity, physical illness, harassment, 250 hours community service due to unlawful prosecution, stress, feeling of being insignificant"

051. Bank BSU Manager engineered contractual default to cause collapse and asset strip. Police refused to receive evidence and investigate.

Tyne and Wear

"Pressure, stress, worries, stretched, affected personal health and relationships, negative effects on my mental and physical health, anxiety, depression, behavioural changes, lack of sleep, stomach aches, headaches, strain, relationship severely impacted, chaos, strain, very tired, problematic, tightened the noose, pushed, stressed, squeeze, going to end badly, destroying us, tightness of chest, it felt like I was awaiting the gas chamber, abused, couldn't sleep, sex life non-existent due to the pressure and stress, trauma, pressure was unbearable, suicidal, overdosed, rushed into hospital to be flushed out, unbearable bullying, mental breakdown, unable to work, bed-

ridden, couldn't face life or seeing people, harassment, psychosis triggered by trauma, psychiatric care, feels trapped, psychotic episodes, coercive harassment, broken, slaughter house, destroyed, 4 year old son affected, heart disease, high blood pressure, mental health conditions depression and anxiety remain and likely affect the rest of my life, acute stress, Horror”

052. Loss of farm and all assets by interlocutory actions broker and lender by breaches of fiduciary duty, bait and switch, succession of unnecessary expensive short term bridging loans to destroy LTV and only exit route being repossession, conflicts of interest. Police have refused to receive the evidence and to investigate for sixteen years.

Isle of Skye
Scotland

“ Multiple referrals and admissions to hospital for CVA, hypertension, TIA's , critical asthma attack, bladder cancer, psoriatic arthritis, adverse effect on social activities through depression, reclusive, daughter underwent a divorce with its roots in our situation, suffered deep depression, collapsed requiring CPR, admitted to hospital”

053. False or no paperwork used by Bank and their Agents to seize assets of haulage business. Police refuse evidence and to investigate.

Oldham

“ Attack, health and well being constantly abused, human rights violated, terror, intimidation, misery, suffering, reign of terror, constant state of distress, under siege, depressed, suffered Bell's palsy, sexually assaulted my son, pressure, shocking, terror, negative affect on my mental and physical well-being, outrageous, fighting weekly if not daily, blackmail, inhumanely failed “

054. Destruction of Property developer and landlord by unlawful systemic attack by Lender and their associates. Police refuse evidence and to investigate.

Middlesbrough

“ Ordeal, suffered, broken, impact, devastated, mental torment as Death by a Thousand cuts, family relationship broken down, immense stress, inequality of arms, police not upheld our fundamental human rights, torture, abuse, suffering, broken me, arduous , painful”

055. Interlocutory actions of Lenders , broker, solicitors and lender ,secret commission, valuation rigging , undisclosed conflicts of interest, breaches of fiduciary duty, misrepresentation, breaches of Consumer Credit Act 1974, FSMA 2000 and entrapment with only exit route repossession. Refusal of police to receive evidence and investigate.

Gloucester.

“ Extreme hardship, extreme worry, break up of my marriage, lost my family and relationships, all life has gone, feeling embarrassed, feel low, feel like ending it all”

056. Loss of cleaning business and all assets due to unlawful actions of factoring company. Police refused to receive evidence and investigate.

South Wales

“ Catastrophic, post- traumatic stress disorder, severe anxiety, depression, severe weight loss, overwhelming sense of fear, void, exhausted due to sleep deprivation, fear, took a rope to the cemetery and threw it over a branch where there is a drop of around twenty feet, I tied a noose in the rope, I broke down, crying unstable, doctor, psychiatric hospital, nightmares, cold sweats, grief, psychological torture “

057. Loss of second largest soft fruit growing business in the UK and all assets by interaction of unlawful acts of lenders, broker who received a secret commission , valuation rigging, LPA Receivers, Accountants, breaches of fiduciary duty, bait and switch, unnecessary vicious spiral of debt by highly expensive bridging loans to destroy LTV. Police have refused evidence and to investigate for over fifteen years.

Essex

“Severe anxiety, suffered multiple nervous breakdowns, 8 admissions to psychiatric unit, two suicide attempts, woke up in intensive care on a ventilator, depression, anxiety, stress”

058. Arrest , raid and malicious prosecutions by the Police of Expert Professional Witness in the Regulated Sector after following the written advice of the Lord Chancellor and Secretary of State for Justice to report police and judicial failure and corruption to the Police. Force Solicitor agreed (Police interview transcript held) named Police Seniors and Force Solicitor should be arrested and prosecuted under the Criminal Law Act 1967 section 4 (1) - assisting offenders evade arrest and prosecution - but instead prosecuted the Expert Witness using proven Police false hearsay statements lodged into Court by the Police preventing the release of criminal evidence by bail conditions and court orders for life to pervert the course of justice by the Police and Judiciary. Known breaches of the Proceeds of Crime Act 2002 by the Police and NCA ignored by the Judiciary.

Withheld

“Expert Witness intimidation, constant fear, low points, kill my Wife and myself, retirement destroyed, relentlessly pursued and intimidated my Wife and myself, threatened me with 14 years in prison, malicious criminal prosecutions with no evidence , stress ,distressing, heartbreaking, traumatic, devastating mentally, inhumane, nightmare, vulnerable, locked in police cell, collapsed, unconscious, not provided with medical assistance, haunts, trauma, mental and physical torture, terrorising myself and my Wife, fear, destroying our lives, sick, evil , threatened with being sectioned, scare demoralise, Wife admitted to hospital, High blood pressure , heart condition, devastated, highly distressed, devastating affect on my Clients deprived of the professional services I brought to their cases , daunting, humiliate , destroy, terrified, 17 police officers intimidated my Wife and myself, feel physically sick, intrusion, aggressive social media posting by police which my Wife and I find distressing, false allegations and investigations to intimidate and damage reputation, abuse, civil court orders to suppress criminal evidence, continued intrusion into the lives of my Husband and myself by unannounced police visits , traumatised, health deteriorated, false media article facilitated by police ”

059. Loss of 600 acre family farm by Lender who created a vicious spiral of debt by a succession of short term bridging loans to destroy Loan to Value ratio, conflicts of interest, breaches of fiduciary duty, undisclosed conflicts of interest. Perjury by Lender ignored by Judiciary. Police have refused to receive evidence and to investigate for over ten years.

North Wales

“ Heartache, extremely hard mentally, emotionally, physically, guilt, bitter, broken heart, trauma, unbearable, confidence is shattered, stress, high blood pressure, angina, fibromyalgia, polymyalgia, stress incontinence, COPD , depression, no interest in life, heartache, premature death of husband, 3 strokes, left side of body paralysed, affected mobility , speech and memory, endure, traumatic experience “

060. Bank Engineered default and collapse of property business. Police have refused evidence and to investigate.

Lincolnshire

“ Sleepless nights, torment, contemplated suicide, boaked , vomited, stress, panic attacks, not being able to sleep, loss of dignity, baited for the purpose of collapse, groomed, tricked, manipulated, distress, daily ruined our lives, bullied , shock, loss of years of life, threat of imprisonment, gaslighting, abuse of our human rights, depriving, treated appallingly, pressure, morally wrong, deceived, life spiralled out of control, total chaos and meltdown, extremely embarrassed, beaten, attacks, disrupted, distressed, suffered, scared, intimidation, scare tactics, suffering, stress related anxiety and depression, stress related rosacea, stress related hypertension, stress related shingles, stress related atrial fibrillation, aortic aneurysm due to stress related hypertension, distress”

061. Farm stolen by Bank and LPA Receiver. Police refused to receive evidence and to investigate

Pembrokeshire

“ Regular and abusive treatment, stress, causing health problems, dramatic and devastating anguish, nervous breakdown, sectioned , life long mental health issues, require medication for life, stress related chronic pain, attempted to take her own life, anxiety issues, great distress”

062. Interlocutory actions of police, brokers , lenders and others acting as a cartel . Police have refused to receive evidence and investigate for over eighteen years. Entrapment by vicious spiral of unnecessary expensive short term bridging loans to destroy LTV when only exit route is repossession. Police refuse to receive evidence and to investigate.

Somerset

“Stress, threat, insecure, continually threatened, targeted, groomed, live in fear, nightmares, suffered, not retained mental and physical health, mental torture, misled, attack, stress Asthma, reclusive”

063. Demise of Ferry Business by failure of Police to receive evidence of wrongdoing , investigate and prosecute those in public office responsible. Police have refused to receive evidence and to investigate.

Somerset

“Attacks, effects on my health appalling, endless worry, stress and loss of proper sleep, diabetes, absolutely destroyed my life, humiliating, irreparable reputation damage, stress, shocked, totally gripped with fear, destroy “

064. Loss of family farm by unlawful actions of lender and lawyers working as a cartel . Police refuse to receive evidence and to investigate.

Devon

“ Stress, suffered, frustratingly, cruel, very depressed, at breaking point, we thought about suicide as a way out , vulnerable, devastated, negative impact on our mental health , depression, anxiety, impact on quality of life, motivation , energy and social interaction, mental distress, anguish and mistreatment, torture, ill- treatment, suffered attack, ashamed, embarrassed, negative impact on sleep , appetite and motivation, stress, angina, hypertension, polymyalgia rheumatica”

065. Abuse and neglect perpetrated on family where Daughters and their Mother have been deprived of the Rule of Law and UK State Protection where their Human Rights have been abused. Police have consistently refused to receive evidence and to investigate.

London.

“ Abuse, neglect, attempted suicide by daughter, mental torture, living nightmare, family relationships breakdown, conspicuous violent death of my daughters father, Crisis mental health card, trauma, stress, pressure, torn to pieces, intense and immense Human Rights abuse and trauma, ongoing and violent and mental torture, family suffered, tortuous nightmare continues, evil, we live traumatised, worrying “

066. Proprietor of Financial Services Consultancy Business providing Management Services to financial institutions including managing the design of systems to improve Customer service and advising to Board level. . Subsequently employed at by a main clearing Bank and on becoming aware Customers were being exploited and treated unfairly , mis-selling and non - compliance with regulations and customers in consequence committing suicide , expressed concerns at Senior level suffered reputation destruction and personal persecution initiated by the Bank resulting in loss of employment and permanent blacklisting in the financial services industry. Police failure.

Cambridgeshire

“ Depressed , anxious, destitution , destruction, awful, anxiety, suicide seems to be my only option , shame , exhaustion , fragile sense of self worth, psychological impact , attempted to end the overwhelming mental pain , swift response of ambulance crew and support of the Priory (mental hospital) , chronic stress “

067. Property Developer. Lost everything. Failed by UK Regulators who allowed unregulated foreign asylum seeker to operate in the UK Regulated sector. All complaints of broken undertakings and assurances by Bank to Police and UK Regulators ignored.

Teeside

“ Turbulent, frustration, stress, family breakdown, kids affected, breakdown “

068 . Property Developer . Lost all assets by unlawful actions of Lender. Total failure of Police and all Regulators.

Yorkshire.

“ Endured, akin to holocaust, atrocities, de- individualisation, heartbroken, shattered, devastatingly, torturous, mental emotional, stunned, worth more dead, contemplate suicide on numerous occasions , fractured thoughts, depressed, despondent, desperate, hopelessness, debilitating mentally and physically, threat, confusing, trapped, mental stress and fretfulness, wife and children endured stressful hurtful mentality torturous levels of degradation, pressure, mental anguish, bullying , blacklisted , fear , lost social structure, heartbreakingly estranged from mother, father and siblings, emotionally challenging , degrades sole, stripped of confidence, erosional, helplessness, desperate, enduring, duress, harassed, worried , failure, stigmatised, children suffered emotional abuse , malicious untruths, social isolation , painful, unrelenting pressure, low self esteem, self harm , regular thoughts of suicide, worry, pain, continuous fear, hell, mental impact “

069. IT Company Owner. Engineered collapse by Bank. Failed by all UK Authorities.

Lowestoft

“ Torturous pressure, exhausted, abusive, stressful, sleepless nights , endless rows, barriers erected between myself and family, severe PTSD , councillor, turned to demon alcohol, pain, constant anxiety, empty shell, devoid of any happiness, stay at home, avoid contact, suicide thoughts, despair, hopelessness”

070. Founder of Company providing Technical Support to marine and offshore electrical industry. Engineered collapse by Bank. Total failure by Policing and regulatory Authorities.

Suffolk

“ Constant worry, unable to sleep, impact, suffer daily, diagnosed as suffering from depression and PTSD , exhaustion, black hole of despair, haunts, nightmares, suicide thoughts, emotions shot to pieces, crying like a baby, tears, diabetes, constantly fees like a failure, lost confidence, torture, devastating on my mental health, mentally drained, collapsed, headaches, pain killers, worry, morose, irritable, angry, threatening , harassed “

28 November 2023