

**BANK**  
**OF**  
**IRELAND**  
**THE**  
**WAY OUT**



# BLANK OF IRELAND THIS WAY OUT



My Open Letter to ...

**Richie Boucher, Finbarr Murphy and Aine McInerney**

*By: Darrell :of the Ancient Clan O'Deaghadh*



# Introduction

This publication came about as a direct result of my personal need to get full and final closure on matters concerning the **BANK OF IRELAND / ICS Building Society**. The matters date back not just to my own recent history and involvement with the **BANK OF IRELAND / ICS Building Society**, they date back to my Mother and Father's time and to my Grandfather's and Grandmother's time. The **BANK OF IRELAND** have directly and adversely affected the three generations of family known to me. From this point, the adversity stops. They will have no more affect on future generations of my family, or on any other families in this, the **Sovereign Republic of Eire**.

My Grandfather was a farmer and also a businessman. He would trade, sell and buy food stuffs, cattle, sheep and horses. He used to rent tillage and land in order to raise and breed animals for slaughter and trade. In his own time he went into business with some wholesome and some un-wholesome characters. One of the less wholesome characters he went into business with, was a cousin of his. This cousin had secretly borrowed money from the then **BANK OF IRELAND** or **NATIONAL CITY BANK LTD** as it was known. Of course when my Grandfather's cousin did a bunk to America in the early 1940's, the **BANK OF IRELAND**, as it was then, came directly after my Grandfather for the money. My Grandfather was told that he would be locked up or worse if he didn't pay back the money. Of course, under threat he then worked to pay the loan off, for the best part of 20+ years until the early 1960's. The **BANK** crippled him, his family and his business.



Finally after paying off the bank, he was practically a broken and well worn out old man. He deserted his homestead and farm, and left Ireland to work and subsist in England for the next 25+ years until he died. He had spent his whole youth and middle years working to pay off a debt that he played no hand or part in creating. The **BANK OF IRELAND** back then, as now, ruled the commercial roost of Ireland.

In the early 1970's my Father and Mother and me and my baby sister arrived in Mayo to settle down and try our hand at farming, back at the old 17 acre family homestead in Derrew, Ballyheane. The homestead, being that of a two bed-roomed thatched cottage, with no toilet, no running water and no electricity. It faced westward towards the Reek or Croagh Patrick mountain.

My father borrowed money from the **BANK OF IRELAND** back then to stock the land and buy some farm machinery. For the next 10 years or so we struggled with farming and, more to the point, with paying off the bank loans. Inevitably the bank forced my Mother and Father to sell the farm. We could keep the house on the proviso that my father committed to paying down the rest of the debt. To this date it is unknown to me if my father ever paid off the last bit of money to the bank.

Both my Father and Grandfather went along with what the **BANK** had requested and ended up spending many years in commercial servitude. Both my Grandparents and my own family suffered financially, physically and psychologically and had very little in the way of comfort or a quality of life, because they were forever prioritising the bank over and above themselves or their families.



These scars run deep into one's psyche. My own Father was forever in a depressed state, as was his own father, both men ended up being suicidal and attempting suicide, and both developed drink and alcohol dependencies. Some people would say that their failure to succeed in business was due to their alcoholism. That to me oversimplifies the matter, and does not recognise the real cause and nucleus of their perceived destructive behaviour.

Both men were ambitious, extremely outgoing and smart for their time - real go-getters. The problem stemmed from when they went and got involved with the **BANK OF IRELAND** (FACT). The **BANK OF IRELAND** ripped their lives to shreds. Both my Father and Grandfather should probably have stood up and challenged the **BANK OF IRELAND** in their time, but neither were that educated to know how, or even that they could stand up to them. Besides, all the solicitors and bankers of the day were only going to be swinging in favour of the **BANK**. Both of them ended their lives in indentured servitude, working in the end to pay the bank's interest charges ...

None of this made for a very happy or stable childhood for me or my siblings. My parents invariably separated and ultimately divorced. The **BANK OF IRELAND** brought about unbelievable direct and indirect pressures on my family. Although both my Father and Mother worked relentlessly to pay the **BANK** their pounds of flesh, there were still constant letters, phone calls and threats, with strangers calling to our door. In the end my parents were forced to leave Ireland in the later 1980's. We soon followed.

**The same cycle over again ...**



**NOW**

It is time NOW to end the cycle of misery created and perpetrated by the **BANK OF IRELAND**. That is what this publication is all about. The current misery and stress that is being perpetrated upon us once again is from the **BANK OF IRELAND**.

We are respectfully asking the **BANK OF IRELAND** to **NOW LEAVE** this country. Go back to wherever you came from. Your corporation is steeped in the misery and blood of the dead generations of Irish people. We will no longer do business with you. We will no longer give you any recognition, or any money. Close your doors, leave, get out, this is the end. Your financial reign of terror is over.

**NO MORE will our people suffer at your hands ...**

OUR forefathers have previously fought and died to remove these commercial rapists. We no longer have to fight and die. All we have to do is quietly and peacefully not participate in their game. We can stop paying them their interest, their fees, fines and charges, their fraudulent mortgages, loans, overdrafts, stamp duties and so on.

When the **BANK OF IRELAND** realise there is **NO PROFIT** here they will capitulate and leave, and naturally we will all be the better for it.

**BANK OF IRELAND,  
GET OUT NOW!  
&  
Please Leave Quietly.**



This publication represents a summary of three years of hard struggle with the **BANK OF IRELAND / ICS Building Society**. It is my story to date in trying to deal with a set of conditions and circumstances that were not of my making and were to all intents and purposes beyond my control. Until, that is, my awakening to the truth of what the **BANK OF IRELAND** is, and what they are about.

My awakening came about, on the anniversary of the death of a very close friend of mine. In fact, it was the culmination of the deaths of a total of three people, **all in the space of 12 months**, who were very close to me as friends and family. Although each one of these men worked hard and diligently all of their lives, each of them died in poverty and each were being chased by the **BANK OF IRELAND** for alleged debts. They and their families were pursued right to their graves (FACT).

Obviously if the **BANK OF IRELAND** no longer exist in Ireland and they quietly & quickly close their books on all the alleged debts that they are illegally pursuing, no more deaths should arise due to them. They should also give back all the stolen funds, property, and lands and compensate all the families whose loved ones they have murdered.

Within the following pages, we lay out and explain as best we can, the process and steps we have taken in order to legally and lawfully stop the **BANK OF IRELAND** in their tracks. Up to this point we have taken these steps in private, but **BANK OF IRELAND** think they have the power and authority to illegally railroad and bully You, Me and all the Irish people, both here and abroad, into meeting their demands.



We have decided to open up the book on this to You the Irish people to decide this matter for yourself.

***“We will not be judged by the **BANK OF IRELAND** and/or their belief that they can make illegal and wrongful allegations, yet feel they do not have to substantiate their claims”.*** To date they have ignored the LAW and our clear requests for full discovery and disclosure.

As many thousands of people have found out to their detriment, the Justice system here in Ireland always favours the **BANKS and their henchmen**. Therefore what we have done to date and how the **BANK OF IRELAND** have treated us and their contempt for the LAW and due process will be published within this document and posted to as many public forums that we can manage and will be sent to as many people as we can find to email. This document will also be printed as a booklet also and sold, so as to raise funds to print more booklets for sale to the Irish people, both home and abroad. It will also be issued FREE to every public and private library that will have it.

We will not rest until every home in Ireland has a digital or physical copy of this document. We are aiming for the **BANK OF IRELAND** to have left Ireland **on or before the 25<sup>th</sup>. December 2010.**

This publication contains the ***actual letters and steps*** that **YOU - the Men and Women of Ireland** - can and will take to slow down and ultimately prevent the **BANK OF IRELAND** or any other **BANK** from taking any more of your money, life savings, pensions, homes, livelihoods, businesses and your life.

What we are saying is that the **BANK OF IRELAND / ICS Building Society** are operating a massive and fraudulent deception, that is now at its end. Thank you for reading and acting.





# Foreword ...

**Fraud = 1. A knowing misrepresentation of the truth or concealment of a material fact to induce another to act to his or her detriment.** Blacks LAW dictionary – 9<sup>th</sup>. edition.

What if you found out tomorrow that a friend of yours had been taking money from your wallet when you were in his company. Not so much that you would take too much heed of, or really notice. You knew that there was something wrong, and that you always seemed a little lighter after coming away from meeting with your friend. But you trusted this long standing friend and didn't suspect for a minute that they were helping themselves to a little bit of your money every time that you were around them.

Then one day you went to visit your friend and you had no money in your wallet. You had hit hard times, and in actual fact you could do with borrowing a few bob until times and things had changed. Now remember - up to this point you were totally unaware that your friend had actually contributed to the circumstances that you were now experiencing i.e. no money, and very few prospects of getting any.

You told your friend about the situation. Rather than have a sympathetic ear, and offer to help you in any way, he turned on you and began demanding to see your accounts and other personal financial information. This would be confusing to say the least.



Confused and disorientated, you leave your friend wondering what just happened. You think that you have done something wrong but are not sure, so take some time out to think about why your friend has just acted so aggressively towards you.

Then you start looking at your accounts to discover that on balance there is some money missing and it all seemed to revolve around your monthly visits to your friend. You don't really give this too much serious consideration, because the thought of your friend stealing money from you is just too much to comprehend. But, just to be safe, you decide to stay away from "your friend" for some time.

The time passes ... then one morning you get a letter from your friend, demanding to see your accounts, and demanding for YOU to pay him some money that you allegedly owe him and to pay up immediately. If you don't, he threatens to shut your business down and take your home, leaving you and your family to wander the streets forevermore.

Of course, once again you are reeling in confusion. Then the penny drops. This friend has been stealing your money all along. Now that there is no more money to steal, he is trying to take your business, your home and destroy your family and life.

### **Question: What would YOU do next?**

The following text explains the road that we took and are still on when this happened to us. Enjoy the read and enjoy Your trip ...

**Please Note: This is a TRUE story and the people, places, names, dates, and events are real and factual.**



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## Dear Richie

Dear Richie Boucher, Finbarr Murphy and Aine McLnerney,



You are all in no doubt, and aware, that by now it has been in excess of **6 weeks** since last we wrote, specifically to you **Aine McLnerney**. Once again you have unilaterally and collectively decided to ignore our consistent and unambiguous **Requests For Information, Full Discovery** and **Full Disclosure** pertaining to the facts and evidence in this matter. Our most recent correspondence being sent to You, **Aine McLnerney**, as Head of Group Legal Services of the **BANK OF IRELAND / ICS Building Society** by registered post on 2<sup>nd</sup>. August 2010 AD.

Yet again **you have failed** to respond to ALL our reasonable requests and ALL our valid notices. A copy of all our letters dating back to commencement (**19<sup>th</sup>. February 2010**) for our first **REQUESTS FOR INFORMATION, FULL DISCOVERY** and **FULL DISCLOSURE** are incorporated into this document. As You, **Aine McLnerney, Richie Boucher** and **Finbarr Murphy** are refusing to answer some very serious questions in the private, You have left us with no option but to ask these serious questions in the public, and specifically to the people in the Sovereign Republic of Eire, both near and far ...

**NOTICE THIS: This publication has been sent to each of you by email and registered post. Read it in detail and start packing your bags.**



NOW you will begin to realise the serious implications of choosing to ignore **ALL our attempts** to correspond with you previously.

You, **Richie Boucher, Finbarr Murphy** and **Aine McInerney** have made it abundantly clear to me and many hundreds and thousands of my fellow Irish Men and Women, both here and throughout the world, of your direct and personal intention to Steal our Property, Homes, Money, Pensions and Security and Close Our Businesses and Destroy Our Livelihoods and Lives and participate in Manslaughter, Murder and the direct intentional destitution of our people, and the destruction of our culture and our society.

You are personally guilty and liable by direct implication and indirect instruction through your many hundreds of henchmen and henchwomen throughout this land of Theft, Fraud, Extortion, Criminal Deception, Corruption and Negligence, Robbery, Bribery, Forgery, Perjury, Intimidation, and Abuse of Process and due Process. All of this is now blatantly clear to us and our people.

It has now become my duty and now our (The Common LAW Society) aim, with very serious intention to close down, smash, break-up, destroy, remove, and eradicate the blight that is named and goes by the name of the **BANK OF IRELAND** and or the **ICS Building Society** from the Sovereign Republic of Eire in a very Legal, LAWful, peaceful and public manner. **TAKE NOTICE!**

People have suffered. People have been ruined. People have died. You **Richie Boucher, Finbarr Murphy & Aine McInerney** ALL have blood on your hands, stones for hearts, & venom in your veins.

**YOU WILL PAY !!!**



**Dear Reader,**

**The BANK OF IRELAND / ICS Building Society are CURRENTLY trying to STEAL our Property and CLOSE our Business (FACT)!**

**Prior to the 19<sup>th</sup>. February this year (2010). The BANK OF IRELAND / ICS Building Society wrote to us, making several FRAUDulent Allegations and several EXTORTIONATE threats.**

Even today they still **“Wrongfully Allege”** that we owed them in excess of €700K + Interest, Arrears and Penalties and Fees and so on. They have already threatened us with Debt Collectors, Bringing in a Receiver, Court Action and total Credit and Business ruination. That’s what we call Fraud, Extortion & attempted **Daylight ROBBERY!**

We wrote to them on the 19<sup>th</sup>. February 2010, requesting that they provide solid and irrefutable and documented evidence to substantiate their wrongful alleged CLAIMS.

**We did not refuse to pay them!**

**We did not refute any of their allegations!**

**We politely gave them sufficient time, to provide specific evidence to support their wrongful allegations and claims.**

We have attached the letter herein that we wrote as evidence, for your perusal. We wrote directly to the Head of their Legal Dept., who is or was then; **Aine McInerney, Group Legal Services, Legal**



Department, Bank of Ireland, 2<sup>nd</sup>. Floor, 40 Mespil Road, Dublin 4.

**Aine McInerney's direct line currently is 01 542 3005**

*Aine McInerney*  
Group Legal Services,  
Legal Dept,  
Bank of Ireland  
2<sup>nd</sup>. Floor  
40 Mespil Road  
Dublin 4

19<sup>th</sup>. February 2010

Our Ref:        icsdispute190220101  
Your Ref No: 1550592

Dear Aine McInerney,

We would hereby like to formally request documentation to substantiate what (if any) debt or amount we lawfully owe you and similarly what (if any) obligation we have to repay monthly or other amounts in part or in full, and furthermore any payments we have already made in the past.

If all valid contract documentary evidence exists and is supplied, we are more than happy to pay any and all amounts we lawfully owe.

We are hereby kindly requesting originals of the items below, and in doing so please take note that a validly executed contract must contain: - Full Disclosure - A contract signed by both parties - Mutual Consideration - Lawful Terms & Conditions

**We will be happy to pay any financial obligation that we might lawfully owe as soon as we receive the three documents listed below:**

- 1. Validation of the debt---The actual accounting**
- 2. Verification of your claim against us, i.e. a sworn affidavit or Signed invoice**
- 3. A copy of the contract binding both parties**

Furthermore, we will not enter into any verbal communication over the telephone. We will only accept written responses for our records. *We ask that You respect our legal rights and reputation and refrain from involving any third parties to this civil dispute.*

You have [10] days to comply with my request.

Awaiting your response.



## **SHE DID NOT RESPOND!!!**

Rather than reply to us to substantiate any of the Banks Illegal and Wrongful Allegations, **Aine McInerney** immediately proceeded to a **COVER UP** by trying to defer the matter to the bank's collection department. Just so that she did not have the responsibility of dealing with these very serious allegations the **BANK OF IRELAND / ICS Building Society** were making. And so that she did not have to answer the very clear and unambiguous questions we had put to her.

The questions were simply as follows ...

Dear Aine ... ***"We will be happy to pay any financial obligation that we might lawfully owe as soon as we receive the three documents listed below"***

- 1. Validation of the Debt --- The (Banks) ACTUAL ACCOUNTING.**
- 2. Verification of Your Claim Against Us.**
  - a. A Sworn Affidavit and or**
  - b. A Signed (Valid) Invoice.**
- 3. A Copy of the CONTRACT Binding Both Parties.**

Despite her total ignorance, unprofessional manner, attitude and approach, we wrote a **2<sup>nd</sup>. registered letter** to her on the **2<sup>nd</sup>. March 2010**, requesting the same information, and giving her a further 10 days to respond ...

## **SHE DID NOT RESPOND!**





## **SHE DID NOT RESPOND!**

*Aine McInerney*  
**Group Legal Services,  
Legal Dept,  
Bank of Ireland  
2<sup>nd</sup>. Floor  
40 Mespil Road  
Dublin 4**

2<sup>nd</sup>. March 2010

**Our Ref: icsdispute020320102**  
**Your Ref: 1550592**

Dear Aine McInerney,

After many attempts to resolve this matter directly with you **ICS Building Society / Bank of Ireland** We have simply asked for information as to our legal contract with you, and as such you have **NOT** responded with the information we have requested to conclude this matter. We now ask again for the information requested to enable us to carry out any debt we may lawfully owe.

We have received another letter from your 'collections department' demanding money, we advised them that we are currently in Dispute with yourselves, as we are waiting for the requested documents as detailed below.

You are in violation of the data protection act by asking a third party Debt Collection Agent or Company to act on your behalf when we have a legal issue to sort out, perhaps you should ask your solicitors to contact me by letter.

We now claim notice of our lawful right to dismiss this debt on the provision of your lawful obligation to provide documentation to substantiate your claim.

**We will be happy to pay any financial obligation that we might lawfully owe as soon as we receive the three documents listed below:**

- 1. Validation of the debt----The actual accounting**
- 2. Verification of your claim against me, i.e. a sworn affidavit or Signed invoice**
- 3. A copy of the contract binding both parties**

Furthermore, we will not enter into any verbal communication over the telephone. We will only accept written responses for our records. *We ask that You respect our legal rights and reputation and refrain from involving any third parties to this civil dispute.*

You have **10 days** to comply with our request.

Awaiting your response  
Yours sincerely,



## **IGNORANT**

Once again **AINE** totally ignored our very clear and unambiguous request for documented evidence to substantiate the banks frivolous and vexatious and totally fraudulent and illegal claims.

**Yet again SHE (Aine McInerney), IGNORED our requests for the BANK OF IRELAND / ICS Building Society to substantiate their allegations and fraudulent and illegal claims.**

At this stage it was becoming clear that the BANK OF IRELAND / ICS Building Society were, and still are, attempting to STEAL OUR PROPERTY and EXTORT money from us in the main.

Soon after we had sent off the 2<sup>nd</sup>. registered letter, once again requesting that the BANK OF IRELAND / ICS Building Society Validate and Verify their Fraudulent and Illegal and to date Unsubstantiated claims, we received a letter from “**Shane Maher**” again of the BANK’S internal Collections Department. We responded to Shane Maher on **9<sup>th</sup>. March** rebutting his presumptions that he had any right whatsoever to even write to us, never mind make further extortionate claims and demands.

Once again **Aine McInerney** had failed miserably to make any attempts to internally resolve this matter or to substantiate any of the BANK’S frivolous, vexatious & totally fraudulent & illegal claims.

### **SHANE MAHER’S Letter**



## Rebuttal letter to SHANE MAHER

Collections Department,  
Shane Maher,  
Bank of Ireland,  
New Century House,  
Mayor Street Lower, IFSC,  
Dublin 1

9<sup>th</sup>. March 2010

Our Ref: icsrebut090320101  
Your Ref No.: 1550592  
In Answer to Your Letter Dated: 4<sup>th</sup>. March 2010

Dear Shane Maher,

In response to your letter/s dated 4<sup>th</sup>. march 2010, we are sorry, but we have been legally advised that as **YOU** and the company that **YOU** represent (being that of a 'collections department') have no legal standing pertaining in our affairs.

We therefore must decline any further communication with you as we are dealing directly with **Aine McInerney of Group Legal Services, for Bank of Ireland**, and consequently we are awaiting documentation that we have requested from her.

We have recently sent a letter with our proposals, and subject to receiving the requested confidential information pertaining to our case, we do not wish to discuss this matter any further. *Furthermore, we ask that You respect our legal rights and reputation and refrain from involving any third parties to the civil dispute.*

Do not contact me again.

Shane Maher did not reply to this very clear and unambiguous rebuttal of his alleged and illegal claims, because he was clearly and unambiguously advised that he had ... ***"no standing pertaining to our legal affairs, and ... We therefore must decline any further communication with you as we are dealing directly with **Aine McInerney** of Group Legal Services, for Bank of Ireland, and consequently we are awaiting documentation that we have requested from her"*** (which we did not get).



Reader, You will also note that on all previous correspondence with **Aine McInerney**, we requested politely that She ***“respect our legal rights and reputation and refrain from involving any third parties to this CIVIL DISPUTE”***. This was a little bit more than a request. In fact not respecting our rights under **Data Protection** became and has become an absolute normal, run-of-the-mill thing, for not only **Aine McInerney**, but also for all high ranking and many low ranking BANK OF IRELAND and ICS Building Society servants, employees, henchmen, henchwomen and associated operatives (as we will demonstrate and see).

Shane Maher obviously got the message, unlike **Aine McInerney** who was still hiding away in her cosy little hovel up in the **2<sup>nd</sup>. Floor of 40 Mespil Road, Dublin 4.**

Shane did not bother responding though, to this legitimate rebuttal. In fact we have serious doubts that a “Shane Maher” actually existed at all as a real life, flesh and blood man. We were unable to reach him by phone after some very serious attempts.

Eventually some woman in the “collections department” admitted that Shane had left the department for a permanent holiday, the very day that he had allegedly written the letter that we had received. This was very suspect indeed ...

***Do the Bank of Ireland often mislay their employees or send them on permanent vacations?***



Having said that, several months prior to us dealing with the Bank of Ireland we had cause to have to deal with one DIRTY Rotten Debt Collector, called **AB Wolfe & Co.** This **AB Wolfe** were, or are, the Debt Collecting henchmen of **Matheson Ormsby Prentice** Solicitors (MOP) of Dublin. The CEO of **AB Wolfe & Co.**, a one **Eddie Barron**, actually admitted to me that he himself had NO legal qualifications and that they used made up names to pursue debtors (as a standard practice) for MOP, and more specifically, for 3 Ireland, and their clients. This is a case for another day though, as it involves a mass cover-up by “OUR” Communications Regulator Authority or **CONreg** as they are more commonly known.

Anyway back to our story ...

At this stage we have written twice now to **Aine McInerney** requesting that she as “*head of group legal services*” on behalf of the BANK OF IRELAND / ICS Building Society respond with irrefutable evidence of the allegations wrongfully levied upon us, or any substantiated or corroborated evidence what-so-ever. We even tried to help point her in the right direction by asking for the following ...

- 1. Validation of the Debt --- The (Banks) ACTUAL ACCOUNTING.**
- 2. Verification of Your Claim Against Us.**
  - a. A Sworn Affidavit and or**
  - b. A Signed (Valid) Invoice.**
- 3. A Copy of the CONTRACT Binding Both Parties.**

**STILL NO RESPONSE FROM Aine McInerney!!!**



**Shane Maher** from the collections department had done a bunk at this stage. If you ask me, he either knew too much, so they had to get rid of him, shut him up, take him out, put him down, or he never really existed in the first place. Let's see ...

This brought us from the 19<sup>th</sup>. February up to the 9<sup>th</sup>. March 2010.

We let some more time slip by, just to see if **AINE** was going to put some documents and evidence together, but we decided by 12<sup>th</sup>. March 2010, enough was enough. This matter was becoming quite vexatious as the bank continued making frivolous & unfounded demands and some very worrying threats of my business partners.

My way of dealing with this psychological abuse, harassment and pressure was to return their seething demands back on them and to them via return post. We made up some stickers with these words ...



We would stick these stickers across the envelope window(s) and send them back through the post to the BANK OF IRELAND / ICS Building Society ... RETURN TO SENDER, so we assumed that they would have to pay the postage.



**We initially did this out of sheer frustration.** Later on we began to understand the psychology and the meaning of these words and the context behind this very powerful set of words.

This is where we began in earnest to discover and study the LAW!

Obviously this is only heresy, as they say ... one of my business partners passed a message on to me from a call they had received from a **“manager”** at the BANK OF IRELAND / ICS Building Society. He warned that **“we should appoint a solicitor to deal with this matter, because if it ever came to court, that NO COURT in the land would permit me or us to present a case to the court, that it was only by appointing a solicitor and a barrister that we could legally present a case in court”**.

That is a self-damning indictment by the BANK OF IRELAND / ICS Building Society of how well they know the “Court System”. It is of course YOUR LEGAL and LAWFUL right to present Your case and represent Yourself in court with or without appointing a member of “The LAW Society” to represent You.

Of course it has been found by many thousands of lay litigants / people here in Ireland, that there is very little, if any equity and justice remaining within our court system for a Lay Litigant or Man or Woman that wants to bring a case to court.

The BANK OF IRELAND / ICS Building Society know this of course, otherwise they would have at least tried to answer our questions, and present evidence to support their wrongful allegations. Instead of trying to intimidate and bully me and my business partners into appointing a Solicitor and Barrister to defend something that does not require defending ... as **there is no evidence and case to answer.**



The BANK OF IRELAND / ICS Building Society and their henchmen and henchwomen i.e. **Richie Boucher**, **Finbarr Murphy** and **Aine McInerney** have become heavily reliant upon a Corrupt and Unjust Court System, and upon the self righteous members of the LAW Society i.e. Judges, Barristers, Lawyers and Solicitors, that are complicit in administering and illegally and unlawfully enforcing the BANKS rule of Maritime and Marshall LAW here in this Sovereign Republic of Eire ...

***Where “YOU ARE GUILTY, until YOU can Prove Otherwise”.***  
**Why else would the BANK OF IRELAND / ICS Building Society feel that they can make unfounded allegations without any supporting documented evidence what-so-ever?**

Thankfully, at last, we the Irish people are beginning to see the very ***‘beginning of the end’*** of this corrupt and draconian overlord. We would very much hope that this will and would end with a very peaceful and forgiving parting of the waves ...

That they take their ball, and leave quietly. We will hold the door open for them as they leave. Equally we will ask that our very own Peace Keepers **“An Garda Siochana”** will assist us in keeping the peace, and respectfully request for their protection as we go about peacefully opening the door and holding it open, while “they”, the BANK OF IRELAND / ICS Building Society, leave of their own accord.

Of course it would greatly assist me and many thousands like me, approximately 30% of our population, if the Garda would seriously consider giving these people the **“Royal Garda Escort”**. Just to make sure that they don’t double back and try and shaft us once again.

Let’s get back to **“No Contract – Return to Sender”**





## **NO CONTRACT – RETURN TO SENDER**

As we previously stated, we started putting these stickers across the windows of these constant, unmitigated and unwarranted “Demand Letters” that were being posted by the BANK OF IRELAND / ICS Building Society. Some weeks we were getting up to 5 or 6 letters of demand. ***“This constitutes out and out harassment to say the least”***.

After we started sending them back their rubbish, the flow of demands began to slow down, until now ... it has practically ceased. Not just because of this but also because of the follow up letters and letters of rebuttal that we sent to the BANK OF IRELAND / ICS Building Society.

Let’s try and explain the basis and context of our actions.

We had offered and afforded the **BANK** and **AINE McINERNEY** many reasonable opportunities to explain, document and support their unfounded and scurrilous allegations. They had not and still have not provided us with said documented evidence, as if it existed at all ...

Therefore they had or have **“no proof of contract” – NO CONTRACT**. Also, **WE DID NOT** and still **DO NOT** have any intention to contract with the BANK OF IRELAND / ICS Building Society. Simply saying or stating the very words **“NO CONTRACT”** makes this intention unambiguously Legally and LAWfully clear. We wish that they would simply get the message and let us live in peace.

**“RETURN TO SENDER”** means take back your rubbish, take back your attempts to create a CONTRACT with ME, take back your attempts to harass, bully, annoy and cajole me into meeting with your vexatious demands. “We want none of your paperwork and stuff; here take this back and do not try to clog up our lives with your petty drive!”.



## **NO CONTRACT - RETURN TO SENDER**

**I DO NOT RECOGNISE YOU.**

**I DO NOT UNDERSTAND YOUR INTENT.**

**IT IS NOT MY WILL OR WISH TO CONTRACT.**

**I DO NOT HAVE AN INTERNATIONAL TREATY WITH YOU.**

**NO ASSURED VALUE NO LIABILITY. RETURN TO SENDER.**

### **“I DO NOT RECOGNISE YOU”**

Who are You? Who do You think You are, writing to me? Don't know who you are and couldn't care less. You are not recognised by me as we have no business together. Never heard of You, & never want to hear from You again. **“I DO NOT RECOGNISE YOU”**. Get the message!

### **“I DO NOT UNDERSTAND YOUR INTENT”**

Do not try and con me into **“Standing Under”** or agreeing to your UNI-LATERAL hidden and tacit intention to contract with us. We are not that stupid that we would agree to **“Standing Under”** you, by keeping YOUR paperwork, so take this stuff back & don't try any more trickery or deceptions.

### **“IT IS NOT MY WILL OR WISH TO CONTRACT”**

This is a “very legal” expression of your wish not to participate with, or in, a contract, and is expressed sincerely in terms of your last will and wish upon or before dying. In other words, if the BANK OF IRELAND / ICS Building Society were the last BANK in the world, You would refuse categorically to contract with them upon pain or until and after You died. This is a very serious legal expression. One that should not be taken lightly, specifically within the context of the



other expressions on the **“NO CONTRACT – RETURN TO SENDER”** notice!

## **“I DO NOT HAVE AN INTERNATIONAL TREATY WITH YOU”**

This statement or notice, notifies the offending party, in this case the **BANK OF IRELAND / ICS Building Society**, that you recognise them as FOREIGN commercial interlopers, and that as a FREE man, you are letting them know that you do not have any contract or agreement with them under international law. They have no jurisdiction what-so-ever in the Sovereign Republic of Eire, and they, the **BANK OF IRELAND / ICS Building Society**, certainly have no jurisdiction over you or me as FREE men on this ancient land know as Eire.

After all, the **BANK OF IRELAND / ICS Building Society** are and get their “authorisation” from and in the UK to operate as a Bank from the **UK Financial Services Authority** (FACT). <http://www.fsa.gov.uk/>

Notice the UK Financial Services Authority web site extension is that of a UK Government Department --- **.gov.uk/** Strange but true!

***“We certainly do not have a treaty or do NOT recognise any treaty with the UK Government, and certainly NOT in respect of the **BANK OF IRELAND / ICS Building Society**”.*** So let’s not go there today.

## **“NO ASSURED VALUE NO LIABILITY”**

They the BANK, have provided **NO VALUE**. Thus we are assuming **NO LIABILITY** to any allegations they make, or tacit agreements that they might presume to illegally enforce. This is your call to tell them their game is up, go home, stop trying to rape, pillage and plunder me.

# **NO CONTRACT – RETURN TO SENDER!!!**



## The Story thus far ...

Letters sent by us to **Aine McInerney** at the

### **BANK OF IRELAND / ICS Building Society.**

1. **First Request For Information Sent – 19<sup>th</sup>. February 2010**
2. **Second Request For Information Sent – 2<sup>nd</sup>. March 2010**
3. **Rebuttal to Shane Maher (If he exists) Sent – 9<sup>th</sup>. March 2010**

### **NEXT PHASE ...**

4. **Third Request For Information Sent – 12<sup>th</sup>. March 2010.**

This next letter i.e. Another **Request For Information** and documentation in support of their, to date, totally unfounded and undocumented allegations was a bit of a whopper. We had to get some pretty hefty legal advice and opinion on this one. With many hours of research, work and energy going into it.

The letter (herein) spells out to **Aine McInerney** what EXACTLY is required for the **BANK OF IRELAND / ICS Building Society** to provide in order for them to Legally and Lawfully substantiate their allegations.

We tried in earnest to give them clues as to where to look for “their information”. After all we are not qualified Solicitors, Lawyers or Barristers. We do not subscribe to and have never been affiliated with being members or advocates of The LAW Society. We certainly do not give legal advice.

This is a long and wordy document, although in my opinion is well worth the read. Because if you too are unsure about your standing, where it comes to defending yourself when someone or person or corporation is accusing you in the wrong and making unfounded allegations, this is a pretty powerful letter. 4 Pages in Total ...



**Account IN DISPUTE: Notice of suspension of this account pending supply of documentation within 10 days to disprove FRAUD!**

Page 1 of 4 ...

*Aine McInerney*  
Group Legal Services,  
Legal Dept,  
Bank of Ireland,  
2<sup>nd</sup>. Floor  
40 Mespil Road,  
Dublin 4

**Account IN DISPUTE: Notification of suspension of this account pending supply of documentation within 10 days to disprove fraudulent activity**

Date: 12<sup>th</sup>. March 2010

Our Ref: icsdispute120320103  
Your Ref No: 1550592

Dear Aine McInerney,

Subsequent to our letter's dated 19<sup>th</sup>. February 2010, and 2<sup>nd</sup>. March 2010 we are now in receipt of further information leading us to believe that apart from there **not being** any valid contract or agreement in existence, the practice you have been engaged in makes any contract entered into void, as it was inception in fraud.

If an issue of fraud or misrepresentation is demonstrated at the inception of a contract then the contract itself becomes unreliable and has no force. Furthermore all subsections of any agreement, including those of passing personal information to third party collectors or collection agencies also become null and void as the total agreement or application was conceived in fraud.

Specifically it is now apparent that you have been engaging in transactions and activities (covered amongst others under the **Bills of Exchange Act 1882**) and have:

1. Converted the initial supposed agreement or document into a **Bill of Exchange** or **Promissory Note** without my knowledge or consent, thus rendering any agreement invalid at its inception due to non-disclosure and gross misrepresentation.
2. Created money on this basis without our knowledge or consent
3. Used this money as an agent without my authority
4. Taken commission on this money by selling this instrument funding to the merchant, the merchants bank without my knowledge or consent.
5. Mislead us to believe we or the above party were receiving a loan or credit line from you separately and validly obtained variable assets, where in fact there were no such assets and thus no loan or credit
6. Charged interest on this supposed loan or credit when in fact there was none supplied.

The above actions constitute fraudulent activity and we demand nullification of the entire contract as we firmly believe fraud has taken place.



## Page 2 of 4 ...

We hereby kindly request the three items of evidence below by recorded delivery under 1 - 3 below along with a cover letter with comments replying to each point numbered as below. Failure to provide the above evidence within ten (10) days of the date of this presentment will deem your claims irrelevant and that the undersigned reserves every right to have effected settlement and closure in the private.

**1) Certified Copy of Contract Documentation** signed by both parties (*including both sides of the application form*)

With respect to this, we wish to note that to satisfy a lawfully valid contract, the contract needs to have:

**A) Full disclosure**

It appears that while ostensibly making a loan or credit facility to the above named account holder(s), you have not in fact lent money against any actual funds (*i.e. assets such as the bank's or other depositors' deposits*). This is required to comply with (*amongst others*) the Banking Law and Irish GAAP rules (*Generally Accepted Accounting Principles*) and or the UK ASB (*Accounting Standards Board*).

We gather that in fact you actually made bookkeeping entries, artificially 'creating' an asset in your books based on converting our application form into a promissory note and this without our knowledge or consent. Furthermore, even though there has been an exchange of value for value, you are then 'lending' against this asset of 'ours' that you have created, and then charging interest on a 'loan' or 'credit facility' you have never in fact made.

Unless you can demonstrate otherwise, does this not constitute a lack of full disclosure? If you did not actually appropriately lend any money, would any original supposed contract not be rendered null and void?

**B) Equal Consideration**

In a contract, both parties must provide consideration. If no real loan or credit line facility is actually provided, then you have not provided any consideration. If this is the case, is it not true that you have no possibility of any loss?

**C) Lawful Terms and Conditions**

Please advise how - if money has been created based on the conversion of our application form into a "promissory note", this satisfies the requirements of a lawful contract.

**D) Signed by both parties**

A valid contract must be evidenced, signed and dated by both parties. Please detail explicitly who has signed for yourselves, what positions they hold and where the signature is evidenced.

For the avoidance of doubt a copy of the Terms and Conditions does NOT satisfy my above request. Also I am formally requesting that any certified copy is accompanied by a cover letter describing how the document meets all the above criteria a) to c)

**2) Validation of any debt we may owe**

Please kindly supply:

a) Copies of evidence of the proper accounting as to the source of the actual funds being loaned (*i.e. at the inception of the account*)

b) Details of whose asset's actually funded the credit facility and how;



c) Evidence as to whether the funding was in place before my application was received or whether my application created the “credit” or “loan” facility.

NB: Please note carefully that “statements” showing subsequent transactions do not satisfy or verify this requirement and are not what we are asking for. Neither is this a US or UK only requirement. This is standard commercial Irish law practice. If you intend to state this is not the case please provide a sworn affidavit under your full personal and commercial liability of how this is not applicable to Irish law and legislation.

### 3) Verification of any claim against us

Please supply above i.e. a signed invoice or sworn affidavit stating what money you have lent to which named party.

If you intend to state this is not required, we would advise that this is required under Irish law for example under the standard courts procedure including the **Discovery Rules** and **Notice to Produce Documents**. If you intend to state this is not the case please provide a sworn affidavit under your full personal and commercial liability of how this is not applicable to Irish law.

Any statement without this will not be accepted as it has no standing

### 4) Credit Reference Agencies

If you are not able to provide us with the above stated three items, then we are herewith also formally asking for written confirmation that any records that you have forwarded to the Irish Credit (*ICB*) or any other credit reference agency are removed from any credit file held by them, as there will not be any evidence of debt (or non-payment of same) to support any credit record, adverse or otherwise.

May we bring to your attention the following: “Any activity on this alleged claim while it is in dispute is also a violation of related consumer protection acts, and may also be in violation of Irish laws”.

### 5) EU Directives – Unfair Commercial Practices Directive

Under the EU Unfair Commercial Practices Directive (Misleading Practices and Omissions)  
A commercial practice is *misleading* if it either:

- Contains false information and is therefore untruthful, or
- In any way, including overall presentation, deceives or is likely to deceive *the average consumer*, even if the information is correct and
- Causes or is likely to cause him to take a transactional decision that he would have otherwise not taken.

The criteria are objective so that there is no need to prove that a consumer was actually misled. The possibility of deception alone can be considered misleading, if the other elements are present as well. There is no need to prove a financial loss.

*Omissions* refer to the fact that consumers need information to make informed choices. A trader must provide material information that the average consumer needs. It is misleading to:

- Omit material information that the average consumer needs, according to the context, to take an informed transactional decision;
- Hide or provide material information in an unclear, unintelligible, ambiguous or untimely manner;
- Fail to identify the commercial intent of the commercial practice if not already apparent from the context.



When assessing practices for omissions, the following aspects are taken into consideration:

- What counts is the effect of the commercial practice in its entirety, including the presentation; Information must be displayed clearly: obscure presentation is tantamount to an omission to inform.

There has been a clear and obvious failure to investigate and provide details as appropriate in this dispute. If you are unable to provide the above three documents, please be kind enough to advise how this does not constitute a breach of these EU directives.

#### 6) Third Parties

Third parties, such as solicitors or debt collection agents or agencies, do not – as third parties - have any jurisdiction in any matter between the above titled party and yourselves. We also explicitly state herewith that we do not give any permission for you to pass on any personal details relating to the above account to such agencies and explicitly revoke any actual or implied permission previously granted. Should the original contract be valid, then this revocation stands by novation if not rebutted.

#### 7) Communication

Please make all communication with respect to this issue in writing only by recorded delivery and confirm you will comply and not contact me by phone or allow anyone else to contact me by phone.

Required by law under the Bills of Exchange Act 1882 you have 3 days to respond, however we are agreeable to allow you and your company 10 days to supply the requested information. Kindly refer to each above numbered item 1 through 7 specifically in your reply.

Unless you / ICS Building Society / Bank of Ireland Ltd can furnish me a proof of claim and signed affidavit, within the next ten (10) days of the date of this letter, it shall be taken as your lawful admission the debt has been discharged / extinguished under the accepted and appropriate terms regarding primary liability of instruments, and the account is settled and closed. You also will admit and agree that:

That we as the depositor(s) for this account, that the ICS Building Society / Bank of Ireland Ltd risked none of ICS Building Society / Bank of Ireland Ltd's assets at any time regarding this account and that the ICS Building Society / Bank of Ireland Ltd failed to disclose these facts to us

Take Notice we hold you personally accountable under your full commercial liability, for any personal financial or other damages incurred as a result of any or all action proceeding the ICS Building Society / Bank of Ireland Ltd or any of its employees or agents, in the absence of any proof of claim, signed affidavit, and supporting documentation.

A fee schedule / service charge list will be presented to you and applied should you proceed with any action without first presenting facts and an opportunity to cure, and we also advise you that if the information is not forthcoming, it will be reported to the Court that you are trying to frustrate proceedings and denying us the opportunity to file a defence and counter claim.

With Conditional acceptance in mind we write to you today and in doing so we ask that we will be happy to pay any financial obligation that we might lawfully owe as soon as we receive the three documents listed below:

1. Validation of the debt----The actual accounting
2. Verification of your claim against me, i.e. a sworn affidavit or Signed invoice
3. A copy of the contract binding both parties

You have 10 days to comply with our request





## YOU GUESSED IT!

Despite this third, very detailed and comprehensive Request For Information and Substantiation by **Aine McInerney**, we still got not one jot of documented evidence to support the **BANK OF IRELAND / ICS Building Society** unfounded allegations ... still the demand letters came, still we returned them **NO CONTRACT – RETURN TO SENDER!**

Nonetheless we must have ruffled their feathered nest quite a bit, because rather than reply to us with a civil tone and the now non-existent documented evidence, **they sent a LEGAL THUG after us!**

**Aine McInerney** or someone within, or above, her rank, decided unilaterally to specifically break the **DATA PROTECTION ACT** once more and share Confidential and Private Financial and Personal details with one **IVOR FITZPATRICK & COMPANY SOLICITORS** of **44-45 St. Stephens Green, Dublin 2, Ireland.**

We say that **IVOR FITZPATRICK & CO** are **LEGAL THUGS**, because they are **LEGAL THUGS**. We can personally substantiate these claims, and are more than willing to do so. After all, **IVOR FITZPATRICK** himself was the **SOLICITOR** of choice of the late **Charlie Haughey**.

The history, of which we have done some extensive research, it goes without saying that any mix or combination involving **HAUGHEY, FITZPATRICK** and or the **BANK OF IRELAND** will not have a very just or favourable outcome for anyone opposing them, and includes members of the royal family and the **CROWN**.

Nonetheless, the **BANK OF IRELAND / ICS Building Society** decided unilaterally, to dispense with due process, justice and with flagrant



disregard for the LAW and more specifically the **DATA PROTECTION ACT** and send another one of their **LEGAL THUGS** after us.

**IVOR FITZPATRICK & CO** appointed an agent by the name of **WILLIAM CORCORAN** to write and engage on behalf of **IVOR FITZPATRICK & CO**. We know this to be true, because we called their office on the day of receipt of a letter penned by **WILLIAM CORCORAN** on behalf of **IVOR FITZPATRICK & CO**.

We spoke to **WILLIAM CORCORAN**, or at least someone that admitted to being **WILLIAM CORCORAN** on **01 678 7000**

**We gently asked him a few questions ... as follows.**

**Q. Was it actually him that wrote the letter?**

HE would not admit outright that HE actually wrote the letter himself. You can understand why. He knew that it was collusion with the **BANK OF IRELAND / ICS Building Society** if he was to do so.

**Q. Who at the BANK OF IRELAND / ICS Building Society had broken the DATA PROTECTION ACT and had given him this personal data?** HE refused POINT BLANK to answer this question.

**Q. Was he aware that he was in breach of the DATA PROTECTION ACT?** This time he argued the point, stating that he knew the LAW and that the **DATA PROTECTION ACT** didn't apply in this case.

**Q. Was he aware that WE had no Contract with him?** Again he iterated that, this was inconsequential and that his client (**BANK**



**OF IRELAND / ICS Building Society**) had supreme power and authority.

**Q. Was he aware that we were actively engaged directly with the BANK OF IRELAND / ICS Building Society in settling the matter, & that his and IVOR FITZPATRICK & CO's interference in this private civil matter was tantamount to harassment, fraud and extortion?**

His response was that he was doing his job and that they, **IVOR FITZPATRICK** would drag us kicking and screaming through the courts if we did not pay up TODAY!

With that, he demanded there and then to know my name. He barracked down the phone at me, trying to bully me into giving him a name and address and telephone number.

My response; was to calmly advise him that **“we would respond in writing to him today”**, as soon as he hung up the phone. With that he slammed down the phone.

Again ... a damning indictment of the corruption, that is endemic within the BANKING and LEGAL profession and professionals in this, our modern Ireland.

**WILLIAM CORCORAN's** behaviour and attitude does not fairly represent that of what we call **“normal”** people in our society. Most people known to me in business, social, cultural and family circles are decent, hard working and conscientious. And there are still some in the professional arena that fall into this category. **Is there hope yet for WILLIAM CORCORAN & IVOR FITZPATRICK & CO SOLICITORS?**



**The LETTER we wrote on the 19<sup>th</sup>. March to ...**  
**WILLIAM CORCORAN of IVOR FITZPATRICK & CO SOLICITORS.**

*William Corcoran*  
**IVOR FITZPATRICK & COMPANY SOLICITORS**  
44-45 St. Stephen's Green  
Dublin 2

Date: 19<sup>th</sup>. March 2010

Your Client: Bank of Ireland (1550592)  
Ref No: 316/122530 – Your Letter enclosed, in answer to your letter dated: 18<sup>th</sup> March 2010

Dear William Corcoran,

As YOU are an external third party in this matter acting *Without* authority, WE DO NOT and HAVE NEVER given YOU or the Company that YOU represent our personal permission to interfere in our commercial affairs – therefore YOU have NO legal standing. We do not have a contract, and any permission that YOU believe you may have from us is hereby withdrawn. If you believe you have the power of attorney or any authority to act on our behalf, you are hereby fired, and any consent that you think you may have, tactic or otherwise, is hereby withdrawn.

We are now formally requesting that you cease all correspondence including but not limited to: Letters, Phone Calls, email and Text Messaging.

We have become familiar with the terms of **Administration of Justice Act 1924** and the **Protection from Harassment Act 1997** and believe, should you continue in contacting me or us after this request for you to cease your activity, that you will be guilty of **HARASSMENT** and blackmail and you will be in breach of these acts and you will be reported to the relevant authorities.

Finally, you **DO NOT**, nor have you **EVER** had, my personal permission to use or process my personal data in any way and so pursuant to the **Data Protection Act 1998 / 2003**, We hereby demand that you cease use of any and all data with regard to me and my person and that you immediately destroy all of our data held on your records. Failure to so will result in a report being submitted to **THE DATA PROTECTION COMMISSIONER** for Data Protection breaches.

You will be deemed to have been served notice of our request and we will deem it served seven (7) days from the date of this letter which has been sent Recorded Delivery. We are advising you that any communication from you including but not limited to Letters, Phone calls and Texts received after this date will be recorded and noted with the intention of them being used as evidence.

Furthermore take note that in the absence of a satisfactory response to the above within the time frame given we will be making a formal complaint to the Law Society and Solicitors Regulation Authority

*(Copies of all correspondence will be collated and used in evidence in court for a question of costs)*

Do not contact me again

Yours Sincerely



## Our letter to **WILLIAM CORCORAN** of **IVOR FITZPATRICK & CO SOLICITORS.**

For our part, there clearly was, and is no malicious intent what-so-ever. With this letter we just wanted, willed and wished **IVOR FITZPATRICK** to go away & stop abusing our rights and what we call in legal and LAWful terms our entitlement to – **Privity of Contract!**

It was becoming clear to us that **WILLIAM CORCORAN** and/or **IVOR FITZPATRICK** either didn't know the LAW, or more specifically, CONTRACT LAW, or that they knew the LAW and consciously decided to ignore the LAW and act in flagrant disregard of our constitutional, human and lawful rights.

In fact, they were and are doing their own clients, the BANK OF IRELAND / ICS Building Society, a massive disservice, which could and may well lead to them into being criminally negligent and thus, a criminal investigation. Then again, if **IVOR FITZPATRICK** are taking massive bribes in the form of fees and charges from the **BANK OF IRELAND / ICS Building Society**, then they are complicit and directly incriminated in the BANK'S Criminal Corruption.

**The next page and few lines is of tantamount importance to both You the reader and Your family, friends, colleagues and neighbours. If you can only get one thing in this publication into your head, it should be this idea about a thing called **"PRIVITY OF CONTRACT"**.**

**It is so important, that you should learn it by heart and take it to heart, & keep it in your mind, as it will save you a lot of heartache today & later on in life. Teach your children this information!**



# PRIVITY OF CONTRACT

**“Privity of Contract!” (legal definitions).**

1. **Doctrine of Privity.** A valid contract (if one exists) is a private relationship between the parties who make it, and no other person can acquire rights or incur liabilities under it.
2. **Scope of Doctrine.** The Doctrine of Privity has two aspects.
  - a. **No one can acquire rights under a contract to which he is not a party.**
  - b. **No one can incur liabilities under a contract to which he is not a party.**

=====

This is obviously the year 1 of a degree in LAW definition. It seems quite clear and quite unambiguous. That’s because it is. **CONTRACT LAW** is one of the most clear cut and unambiguous LAW that there is. This stuff has been tried and tested going back to the Romans. In many cases the LAW and more specifically CONTRACT LAW was insisted upon to be written, that even a lay man, such as me, would and could understand it. Thus stand on it as being that of the very solid foundation of LAW. **“NO ONE CAN ACQUIRE RIGHTS UNDER A CONTRACT TO WHICH HE IS NOT A PARTY!”** That specifically includes **William Corcoran** and or **Ivor Fitzpatrick!**



## For Clarity ...

For **William Corcoran** and **Ivor Fitzpatrick**, this letter offered them a way out of illegally and quite unlawfully trying to create a contract with us.

They have no authority and if they assumed authority we have clearly rebuked and withdrawn it.

They would need and require by LAW our specific and explicitly written authority to engage with us on any level, which we did not and do not give and never will.

The letter clearly and plainly lays out in “Black and White” that they will be “guilty of HARASSMENT and Blackmail” if they pursue and persist in this unilateral action.

They were also in possession our “Personal and Financial Data” to which they had no legal and/or lawful right or rights what-so-ever.

We sent this as a registered letter to **William Corcoran** on or about the 19<sup>th</sup>. March. We have not to date heard sight nor sound of them. We do not expect to, unless they wish to unleash the wrath of the **DATA PROTECTION COMMISSIONER** and **THE LAW SOCIETY**.

Having said that, we have now decided to report this incident to the **LAW SOCIETY** anyway. This may well save many other victims from having to deal in any context with these **LEGAL THUGS**.

We have just incorporated a copy of that letter within this publication also, and if we get a written response in time, to our complaint from the **LAW SOCIETY**, will publish that also ... ; - D.



**Dear Ken Murphy,**

**Page 1 of 2**

***Ken Murphy***

**Director General,  
LAW SOCIETY OF IRELAND,  
Blackhall Place,  
Dublin 7,  
Ireland**

**Date:** 22 September 2010 Anno Domini.

**Ref: IVOR FITZPATRICK & COMPANY SOLICITORS  
44-45 St. Stephens Green, Dublin 2, Ireland.**

**Dear Ken Murphy,**

Enclosed is a letter (copy) sent to me by one **William Corcoran** of **IVOR FITZPATRICK & COMPANY SOLICITORS**, dated the 18<sup>th</sup>. March 2010, the original of which was returned to William Corcoran on 19<sup>th</sup>. March 2010. We also enclose a copy letter we sent to William Corcoran by return and in response to his letter. Our letter is dated the 19<sup>th</sup>. March 2010 a copy enclosed.

**This is a formal complaint and Instruction for YOU to commence investigating William Corcoran and or Ivor Fitzpatrick of IVOR FITZPATRICK & COMPANY SOLICITORS.**

**Under Your Own Rules and Guidelines:**

- **In breach of the Administration of Justice Act 1924.**
- **In breach of the Protection from Harassment Act 1997.**
- **In breach of the Offences Against the Person Act 1861.**
- **In breach of the Data Protection Act 1998 / 2003.**

**There is sufficient evidence available via the BANK OF IRELAND / ICS Building Society and IVOR FITZPATRICK & COMPANY SOLICITORS records to warrant a full and possible criminal investigation. We will seek further council on this via the Garda Commissioners office.**

We appreciate your utmost expediency in investigating this matter so that we can include your report and findings to the Garda Commissioners office and the Data Protection Commissioners office.





**Dear Ken Murphy,**

**Page 2 of 2**

Having taken council with **John Gill**, whom you are aware, has taken successful actions against various legal and professional interests in the past. Council have advised to report this issue immediately to you, Ken Murphy. That as Director General of the LAW Society of Ireland you have the power to kick rogue & thuggish Solicitors & Barristers back into shape, before they get out of hand and become criminally negligent. They may have already overstepped?

Our investigations and documentation have brought to light, whom and what **IVOR FITZPATRICK & COMPANY SOLICITORS** are about and why they curry favour with the **BANK OF IRELAND / ICS Building Society**.

Whatever of the fact that they are in direct contravention of the Data Protection Act and abusing our constitutional and human rights. They are demonstrating a total contempt for LAW and due process. As is demonstrated in their letter (enclosed), they are also participating in collusion, possible fraud and very definitely attempted extortion and blackmail.

There was an alleged civil and private matter that was settled in the private, which we have evidence of, by the BANK OF IRELAND / ICS Building Society, and for some unfathomable reason IVOR FITZPATRICK & COMPANY have breached and are guilty of breaking and breaching the fundamental Doctrine of Contract LAW ... **“PRIVITY OF CONTRACT”**.

1. **Doctrine of Privity.** A valid contract (if one exists) is a private relationship between the parties who make it, and no other person can acquire rights or incur liabilities under it.
2. **Scope of Doctrine.** The Doctrine of Privity has two aspects.
  - a. No one can acquire rights under a contract to which he is not a party.
  - b. No one can incur liabilities under a contract to which he is not a party.

Perhaps **William Corcoran** and or **Ivor Fitzpatrick** do not know or care to the LAW? More likely the latter than the former, knowing their record.

We will not enter into verbal communications. We only accept written responses for the record. You have [10] days to comply with our request.

Yours sincerely,



## Ken Murphy Refused to Investigate!

We emailed and posted this document to the LAW Society of Ireland on the 22<sup>nd</sup>. September. Two days later we called the LAW Society to confirm that they were in receipt of this letter and our instruction for **Ken Murphy** (Director General of the LAW Society) to investigate **IVOR FITZPATRICK & COMPANY SOLICITORS**. **Patricia Doolan** whom we spoke to, is Ken Murphy's secretary, advised us that **Ken Murphy** refused to investigate the matter, and had now passed the buck on to the complaints department.

Of course he did, we didn't really expect anything better. Although we were prepared, and still are, to give him the benefit of the doubt. But now you, the reader, know what you can expect from **Ken Murphy** and his "**LAW Society of Ireland**".

When we have completed this publication, we will submit a formal complaint to the Garda Commissioner himself, **Fachtna Murphy**. We will request that he take this case seriously and commence investigating the **BANK OF IRELAND / ICS Building Society** for **FRAUD**. More specifically we want **Richie Boucher**, **Finbarr Murphy** and **Aine McInerney** investigated for FRAUD and Collusion.

We have just noticed a "coincidence" ... the three heads are ...


- Ken **Murphy** – Director General of the LAW Society.
- Finbarr **Murphy** – Chief Legal Advisor of the Bank of Ireland.
- Fachtna **Murphy** – Senior Garda Commissioner.

We already know that these people are ALL political appointments, just like ALL the "Judges" are political appointments. One wonders if these three **Murphy's** are related to each other in any way. **Perhaps?**



## KEN MURPHYS DENIAL OF OUR RIGHTS

Proof that the LAW Society of Ireland treats Lay People Like  
YOU and ME with Total Disregard and Contempt!!!

  
**Law Society of Ireland**  
Regulation Department  
George's Court, George's Lane, Dublin 7. tel 01 879 8700  
DX: 1025 Four Courts Email: regulation@lawsociety.ie Website: www.lawsociety.ie

**Private & Confidential**  
Darrell  
[REDACTED]

28 September 2010

**Our Ref:** 15841/O/19/10S  
*(please quote our reference on all correspondence)*

**Your Ref:**

**Re:** William Corcoran

Dear Mr O'Dea,


I acknowledge receipt of your letter dated 22<sup>nd</sup> September 2010.

A copy of the letter from Ivor Fitzpatrick & Co., was not enclosed.

I enclose a copy of the Society's information leaflet from which you will note that, in general, the Society cannot deal with a complaint against a solicitor who is acting for a third party unless the complaint is endorsed by your solicitor or there is clear prima facie evidence of fraud or illegality.

On the basis of the information contained in your letter, I regret that the Society is not in a position to intervene.

Yours sincerely



**MARTIN CLOHESSY**  
COMPLAINTS EXECUTIVE  
COMPLAINTS & CLIENT RELATIONS SECTION



## KEN MURPHY REPLIED ALRIGHT ...

As You can read ... **Ken Murphy** did not directly respond to this matter himself. He thinks that by getting his lackey **Martin Clohessy** to respond, he can simply pass the buck and have nothing to do with the matter. Or to that end, be further implicated in helping out **IVOR FITZPATRICK & CO SOLICITORS** to cover their tracks. Sorry Ken, that game is up. We have caught you red handed. We have everything fully documented and even your own staff, now know what you tried to get away with here.

We simply asked **KEN MURPHY** to investigate **IVOR FITZPATRICK & CO SOLICITORS** for breaches of several legal acts ... namely

1. Administration of Justice Act.
2. Protection of Harassment Act.
3. Offences Against the Persons Act.
4. Data Protection Act.

We also clearly and notarised provided him with what the LAW Society of Ireland terms "**Prima Facie**" evidence, meaning; *At first sight; on first appearance but subject to further evidence or information i.e. INVESTIGATION.* (Blacks LAW '09).

In other words we provided the first bit of evidence that is so clearly damning to **IVOR FITXPATRICK & COMPANY SOLICITORS**, that if the LAW Society chose to ignore or lose this "Prima Facie" evidence, as they initially claimed, then it demonstrates that either **KEN MURPHY** is a total Legal Imbecile, or he is involved in a deep cover up and guilty of Fraud and Collusion himself. Or he is both a Legal Imbecile and totally crooked. **Which is it KEN?**



## YELLOW MAN ...

Imagine **KEN MURPHY** and **MARTIN CLOHESSY** denied receiving the “**Prima Facie**” evidence. Although KEN’s secretary Patricia Dooley admitted to receiving it on the day we called KEN’s office.

We called the LAW Society three times on the day of receipt of this letter above. Of course **MARTIN CLOHESSEY** or **KEN MURPHY** were nowhere to be found. **KEN MURPHY** is really showing his true colour, **YELLOW**. **MARTIN CLOHESSEY** is not two steps behind him.

On the other hand, two very lovely patient women alongside Patricia Dooley managed to bring enough pressure to bear on **KEN MURPHY and MARTIN CLOHESSY** to suddenly find the (*Prima Facie Evidence*) letter that we had sent. All of a sudden it appeared out of nowhere. What a pair of twisted conniving fools.

**KEN MURPHY** is denying me my legal and lawful constitutional and human rights, by refusing point blank to investigate one of his own “*Brethren*”. He is telling me that unless we appoint a “Solicitor” i.e. Another Member of his Private Commercial Organisation ... The LAW Society of Ireland (FACT it’s in the Letter), then he has refused to progress matters forward and investigate the legal thugs that go by ... **IVOR FITZPATRICK & COMPANY SOLICITORS**.

**That in itself is Criminal EXTORTION!**

At least he recognised and, by his very own words and admission, that **IVOR FITZPATRICK & COMPANY SOLICITORS** are a “**Third Party**”.

By this admission alone, because of the “**Doctrine of Privity**” in **CONTRACT LAW**, he should, if he was acting **LAWFULLY**, investigate



this matter immediately. Of course he will probably continue with a cover up ... we never really expected anything better from him. Let's hope for his sake **IVOR FITZPATRICK** the big man himself, doesn't catch wind of KEN's admission. Whatever about KEN lying to us in such a blatant manner, from our experience, you don't want to get on the wrong side of **IVOR FITZPATRICK & CO. KEN**, You are now implicating the **BANK OF IRELAND** in this cover up also.

Maybe **KEN** has had a crisis of conscience and is really plotting secretly to shut the corrupt **BANK OF IRELAND** down? Who knows?

### In Summary ...

- We officially reported **IVOR FITZPATRICK & COMPANY SOLICITORS** for investigation to **KEN MURPHY** of the **LAW Society of Ireland** on the **22<sup>nd</sup>. September 2010** *Ano Domini*.
- **KEN MURPHY** inadvertently refused to investigate the matter, and let this slip to his own secretary **Patricia Dooley** before promptly passing the buck on to his lackey, **MARTIN CLOHESSEY**.
- **KEN** purposely attempted to remove and destroy "**Prima Facie**" evidence, whilst being misguided enough to instruct **MARTIN CLOHESSEY** to try and pawn us off with some made-up rubbish.
- That did not work, we recognised what was happening.
- Thanks to **Patricia Dooley & her colleagues**, they forced **KEN MURPHY & MARTIN CLOHESSEY** to recover the "**Prima Facie**" evidence and admitted that wrongdoing also.
- Then **KEN MURPHY** forced **MARTIN CLOHESSEY** to respond with some more trite and hollow reasons for now wanting or wishing to do their **JOB**s and investigate **IVOR FITZPATRICK & COMPANY SOLICITORS**.
- **KEN MURPHY** via **MARTIN CLOHESSEY** in his own stupidity and Legal ignorance have made written admissions about **IVOR**



**FITZPATRICK & COMPANY SOLICITORS** being that of a third party, yet have still refused to investigate their criminality.

## **Our Story So Far ...**

1. We have written to the **BANK OF IRELAND / ICS Building Society** three times, requesting they validate their allegations.
2. We have rebutted their “third party interlopers”; **IVOR FITZPATRICK & CO SOLICITORS**.
3. We have just recently (on council) reported **IVOR FITZPATRICK & CO SOLICITORS** to **the LAW Society** for Investigation.

Given that from our initial Request For Information, that was sent way back on **19<sup>th</sup>. February 2010** Anno Domini; not forgetting that **Aine McInerney** had not responded to any of our previous three letters, and had sent her **legal thugs** after us instead - well over **10 weeks** had passed by the time we sent **Aine McInerney** and the **BANK OF IRELAND / ICS Building Society** our next letter, **letter 4**.

The next letter puts the FINAL NAIL in their coffin, metaphorically speaking and hopefully in a very literal and real sense too.

It is the ...

## **“Acceptance of Claim for Settlement and Closure”**

This letter was posted on **29<sup>th</sup>. April 2010** Anno Domini. It lays out the **FACT** that the **BANK OF IRELAND / ICS Building Society** have provided **NO PROOF OF CLAIM**, or **NO PROOF OF ALLEGATIONS** what-so-ever. We even give them one final opportunity to a so-called PROVIDE PROOF OF CLAIM.

Did **Aine McInerney** respond or provide proof of their alleged claims? You guessed it right once again ...

**Aine McInerney did not respond!**



## Page 1 of 3

*Aine McInerney*  
Group Legal Services,  
Legal Dept,  
Bank of Ireland,  
2<sup>nd</sup>. Floor,  
40 Mespil Road,  
Dublin 4

29<sup>th</sup>. Day of April Anno Domini 2010

*Notice to Agent is Notice to Principal  
Notice to Principal is Notice to Agent  
The undersigned is I as I is the undersigned*

### Acceptance of Claim for Settlement and Closure

Dear Aine McInerney,

We refer to your formal notice of defaulting account received from **ICS Building Society / Bank of Ireland**.

**We wish to meet our lawful obligations and this is not a refusal to pay, nor has there been or will be any refusal to pay.**

We have recently been informed that the **ICS Building Society / Bank of Ireland** contract ref: **1550592** date unknown, may contain fraud and is unlawful.

Your reference: appears to be..... **1550592**  
Purported Outstanding Balance unknown and unclear.

We conditionally accept your claim for purported outstanding balance upon proof of claim and under your full commercial liability that the facts are true, complete, certain, and not misleading, with your insurance number and insurance provider details, that:

1. Proof of Claim that you furnish the original legal document (or a copy independently certified by a third party – a copy of front and rear sides of each page) that evidences the signed contract between **ICS Building Society / Bank of Ireland** and **Darrell O'Dea**.





## Page 2 of 3

2. Proof of Claim that Ireland or Europe (Euro) legal tender isn't fiat currency and that there is money/currency of substance in common circulation Ireland with which to extinguish the debt
3. Proof of Claim that demanding payment with Ireland currency/money in order to 'pay' a purported debt would be discharging the debt and not augmenting the debt
4. Proof of Claim that we are the 'person's' or entity Mr Darrell [REDACTED] and not the Sovereign Living Breathing Life Force of Men and Women, Darrell [REDACTED]
5. Proof of Claim that **ICS Building Society / Bank of Ireland** has sustained a loss, verified by a valid signed invoice sworn under their full commercial liability by a bona fide representative of **ICS Building Society / Bank of Ireland** who has the power to bind the both parties in contract.
6. Proof of Claim that a contract that contains any element of fraud/deception is not null and void
7. Proof of Claim that to discharge the purported debt, that **ICS Building Society / Bank of Ireland** could not furnish a Bill of Exchange or like type instrument to undersigned for his signature in order to discharge the purported debt

If any provision of this agreement is found not to be enforceable in a court of competent jurisdiction, it shall not adversely affect any other provision of this agreement and reasonable opportunity and effort shall be taken to modify it to become enforceable.

This is a private communication to you, **Aine McInerney** representing **ICS Building Society / Bank of Ireland** in your individual capacity and is intended to effect an out-of court settlement of this matter, conduct yourself accordingly. Failure to provide the above evidence within ten 10 days of the date of this presentment will deem your claims irrelevant and that undersigned reserves every right to have effected settlement and closure in the private.

Unless you / **ICS Building Society / Bank of Ireland** can furnish me a proof of claim and signed affidavit, within the next **ten (10)** days of the date of this presentment, including mailing, it is taken as your lawful admission the debt has been discharged / extinguished under the accepted and appropriate terms regarding primary liability of instruments, and the account is settled and closed. You also will admit and agree that:

- To report this account to all credit bureaus as 'paid as agreed'



### Page 3 of 3

- That we are the depositor's for this account, that **ICS Building Society / Bank of Ireland** risked none of **ICS Building Society / Bank of Ireland** assets at any time regarding this account and that the **ICS Building Society / Bank of Ireland** failed to disclose these facts to us
- The date of last activity on this account is the date of this notice

**Take Notice** we hold **you** personally accountable under your full commercial liability, for any personal financial or other damages incurred as a result of any or all action proceeding the **ICS Building Society / Bank of Ireland** or any of its employees or agents, in the absence of any proof of claim, signed affidavit, and supporting documentation. A fee schedule / service charge list will be presented to you and applied should you proceed with any action without first presenting facts and an opportunity to cure and we also advise you that if the information is not forthcoming, it will be reported to the Court that you are trying to frustrate proceedings and denying us the opportunity to file a defence and counter claim.

Furthermore, we will not enter into any verbal communication over the telephone. We will only accept written responses for our records. *We respectfully request that You respect our legal rights and reputation and refrain from involving any third parties to this civil dispute.*

Yours Sincerely,

You have **10** days to comply with our request

Awaiting your response  
Yours sincerely

**However many times we wrote to **Aine**, she never acknowledged us or responded to our Instructions or Requests for Information – FACT!!!**



## MAXIMUS TIMEACUS

By this time, and according to the LAW, we had them on the ropes. We have since discovered quite an amount of Maxims in LAW that support where we are at. All things being equal in LAW, the **BANK OF IRELAND / ICS Building Society** by LAW will have a massive struggle on their hands to be legally or lawfully able to support any case that they may presume to have.

The **DATA PROTECTION COMMISSIONER** has also advised us that, their legally required time to provide data, information and or disclosure of any apparent evidence that they may have, or may wish to rely on in the future has long since past.

All our letters were honourably registered and delivered, and we gave them more than ample time and opportunity to provide response, discovery and disclosure.

We honourably discharged this alleged debt, although we legally and lawfully did not have to. ***“We did the **BANK** a big favour and have settled the matter in the private”.***

**Why then do we write this information public?**

Simply because, the **BANK OF IRELAND / ICS Building Society** still write to us making demands for money, and they are still verbally, and in writing, threatening my business partners with total ruination.

***“The best way to deal with a bully is to call them out in public”***

**Thus we write ...**



## A FINAL ROUND?

After our 4<sup>th</sup> letter, in what we thought would be a final resolution and settlement of the matter, we were still getting demands and threats and phone calls and emails and texts and people calling to the house etc., etc., etc.

We consistently returned all their demands as **“NO CONTRACT – RETURN TO SENDER”**. Some of the exact same demand letters that we received were re-returned to us, with the **“NO CONTRACT – RETURN TO SENDER”** stickers peeled off them ... amazingly.

In exasperation and in a need to escape this terrorism, we did a **“Common LAW Declaration of Copyright Trademark”** for the name of **Darrell O’Dea™** and all its derivatives.

Then we put the **BANK OF IRELAND / ICS Building Society** on **NOTICE**. The exact term being a ...

**“Notice of Irrevocable Estoppel by Acquiescence”**

Alongside this **NOTICE**, we attached a **FEE Schedule**, so that if the **BANK OF IRELAND / ICS Building Society** wished to use the name **Darrell O’Dea™** or any of its derivatives, then they would have to pay a fee for the use of the name in advance of using it in any manner.

Now the BANK were getting into potentially very deep and hot water. The next three pages explains this far better than we could do it justice. This next letter was issued on **13<sup>th</sup> July 2010 Anno Domini**. We did not want or wish to have to resort to using this method to ward off the **BANK OF IRELAND / ICS Building Society**, although it does seem to have done the trick to some extent.

**Please read on ...**



## DECLARATION OF COPYRIGHT TRADEMARK



### DECLARATION OF COPYRIGHT TRADEMARK

I am known by the name : © **Darrell: O'Dea**, Creditor, Agent, Trustee, Secure Party, Author of the Copyright Name Trademark Claim Autograph(s) (Darrell O'Dea™, Darrell O Dea™, Daryl O'Dea™, DARYL O DEA™, DARYL O'DEA™, Mr O'Dea™, Mr. Darrell O'Dea™, Mr. Darrell O Dea™, Mr Darrell O Dea™, MR DARRELL O DEA™, D.O'DEA™, DARRELL ODEA™, DARRELL O DEA™, DARRELL O'DEA™, MR DARRELL J O'DEA™, DARRELL JOHN O'DEA™, Mr Darrell John O'Dea™, JOHN DARRELL ODEA™, Darrell John Odea™, Darrell ODEA™, Darrell O'DEA™, DARRELL O'Dea™, DARRELL Odea™, DARRELL Odea™) or any or all Derivative(s) Thereof HEREBY ATTEST THAT, I am Competent and Capable of Handling my Private Commercial Affairs in my full Capacity as Agent for the NAMES (Darrell O'Dea™, Darrell O Dea™, Daryl O'Dea™, DARYL O DEA™, DARYL O'DEA™, Mr O'Dea™, Mr. Darrell O'Dea™, Mr. Darrell O Dea™, Mr Darrell O Dea™, MR DARRELL O DEA™, D.O'DEA™, DARRELL ODEA™, DARRELL O DEA™, DARRELL O'DEA™, MR DARRELL J O'DEA™, DARRELL JOHN O'DEA™, Mr Darrell John O'Dea™, JOHN DARRELL ODEA™, Darrell John Odea™, Darrell ODEA™, Darrell O'DEA™, Darrell O'Dea™, DARRELL Odea™, DARRELL Odea™) and any or all Derivative(s) Thereof. And Will Enforce With Prejudice any Copyright Name Trademark Claim Infringements.

ALL RIGHTS RESERVED.

**A Declaration of Copyright Trademark is really quite easy to do. Just copy the above or below template, and post it to a public forum on the internet, or in your local paper. You can of course register your own Trademark officially at ... [www.patentoffice.ie/](http://www.patentoffice.ie/)**



### DECLARATION OF COPYRIGHT TRADEMARK

I am known by the name : © **Darrell: O'Dea**, Creditor, Agent, Trustee, Secure Party, Author of the Copyright Name Trademark Claim Autograph(s) (Darrell O'Dea™, Darrell O Dea™, Daryl O'Dea™, DARYL O DEA™, DARYL O'DEA™, Mr O'Dea™, Mr. Darrell O'Dea™, Mr. Darrell O Dea™, Mr Darrell O Dea™, MR DARRELL O DEA™, D.O'DEA™, DARRELL ODEA™, DARRELL O DEA™, DARRELL O'DEA™, MR DARRELL J O'DEA™, DARRELL JOHN O'DEA™, Mr Darrell John O'Dea™, JOHN DARRELL ODEA™, Darrell John Odea™, Darrell ODEA™, Darrell O'DEA™, DARRELL O'Dea™, DARRELL Odea™, DARRELL Odea™) or any or all Derivative(s) Thereof HEREBY ATTEST THAT, I am Competent and Capable of Handling my Private Commercial Affairs in my full Capacity as Agent for the NAMES (Darrell O'Dea™, Darrell O Dea™, Daryl O'Dea™, DARYL O DEA™, DARYL O'DEA™, Mr O'Dea™, Mr. Darrell O'Dea™, Mr. Darrell O Dea™, Mr Darrell O Dea™, MR DARRELL O DEA™, D.O'DEA™, DARRELL ODEA™, DARRELL O DEA™, DARRELL O'DEA™, MR DARRELL J O'DEA™, DARRELL JOHN O'DEA™, Mr Darrell John O'Dea™, JOHN DARRELL ODEA™, Darrell John Odea™, Darrell ODEA™, Darrell O'DEA™, Darrell O'Dea™, DARRELL Odea™, DARRELL Odea™) and any or all Derivative(s) Thereof. And Will Enforce With Prejudice any Copyright Name Trademark Claim Infringements.

ALL RIGHTS RESERVED.



## Notice of Irrevocable Estoppel by Acquiescence.

13<sup>th</sup>. July 2010 Ano Domini

### Notice to Agent is Notice to Principal. Notice to Principal is Notice to Agent.

Aine McInerney,

Letters dated: 19<sup>th</sup>. February 2010, 2<sup>nd</sup>. March 2010, 9<sup>th</sup>. March 2010, 12<sup>th</sup>. March 2010, 29<sup>th</sup>. April 2010. With provision by **ICS Building Society / BANK OF IRELAND** for Validation of Debt, Verification of Claim and Valid Contract to Bind Both Parties. We hereby serve Notice that **ICS Building Society / BANK OF IRELANDs** failure to provide Proof of Claim has created a permanent and irrevocable estoppel by acquiescence, forevermore barring **ICS Building Society / BANK OF IRELAND** from bringing any and all claims, legal actions, orders, demands, lawsuits, costs, levies, penalties, damages, interests, liens and expenses whatsoever, against Darrell O'Dea™.

**Notice is Served This Day 13<sup>th</sup>. July 2010 Ano Domini.**

#### FEE SCHEDULE ATTACHED

Without malice or mischief, in sincerity and honour.

By: .....: Agent  
of Darrell O'Dea™ etc.

Your reference: appears to be ... 1550592  
To: Aine McInerney  
Group Legal Services,  
Legal Department,  
BANK OF IRELAND,  
2<sup>nd</sup>. Floor,  
40 Mespil Road,  
Dublin 4

Notice: We Will Enforce With Prejudice any Copyright Name Trademark Claim Infringements.  
ALL RIGHTS RESERVED.



Page 2 of 2

## Fee Schedule

13<sup>th</sup>. July 2010 Ano Domini

### Notice to Agent is Notice to Principal. Notice to Principal is Notice to Agent.

Aine McInerney,

Any further correspondence with **Darrell O'Dea™** or any Copyright Name Trademark derivatives, will attract the following fees and or part thereof.

1. €10,000.00 (TEN THOUSAND EURO) per claim in writing, nunc pro tunc.
2. €10,000.00 (TEN THOUSAND EURO) per letter or notice, nunc pro tunc.
3. €10,000.00 (TEN THOUSAND EURO) per hour or part thereof, nunc pro tunc.
4. €10,000.00 (TEN THOUSAND EURO) per telephone call, nunc pro tunc.
5. €1,000,000.00 (ONE MILLION EURO) per Copyright Name Trademark Claim Infringement.

**ALL FEES ARE PAYABLE IN ADVANCE, as EVIDENCED BY REGISTERED MAIL.**

Without malice or mischief, in sincerity and honour.

By: .....: Agent  
of Darrell O'Dea™ etc.

To: Aine McInerney  
Group Legal Services,  
Legal Department,  
BANK OF IRELAND,  
2<sup>nd</sup>. Floor,  
40 Mespil Road,  
Dublin 4

Notice: We Will Enforce With Prejudice any Copyright Name Trademark Claim Infringements.

**ALL RIGHTS RESERVED.**



## Great Expectations ...

A great many people have asked me what my expectations are, or what results do we want from all of this? Initially we wanted, just to be left alone and not be harassed by the **BANK OF IRELAND / ICS Building Society** any more. But they keep on pushing and pushing, so we are now resolved to the **BANK OF IRELAND** leaving Ireland once and for all and forever. **By the 25<sup>th</sup>. December 2010 or before.**

Because of the research we have carried out, the information and data that we have uncovered and unveiled, we have discovered that **BANK OF IRELAND** have participated in and perpetrated some horrendous atrocities against us, the Irish People & our Nation. They are no longer welcome here in this our Sovereign Republic of Eire.

**All we ask is that ALL the People of this great land, both home and away, should IMMEDIATELY STOP doing business with the BANK OF IRELAND.**

**STOP paying Mortgages, Overdrafts, Loans, Fines, Fees, Charges and Duties. Close ALL **BANK OF IRELAND** accounts, preferably overdrawn. Stop doing business with them. Stop going into their branches. Stop borrowing money from them. Stop giving them YOUR money. **STOP DOING BUSINESS WITH THEM TODAY!****

There will be **NO STRUGGLE** if we actively and positively move away from dealing with the **BANK OF IRELAND**. They will simply close their books and their doors and leave our country.

We don't want or need any apologies, or need or want any more ideas about how to run **OUR OWN COUNTRY** from this or any **BANK**.

This country belongs to **We the People**, and we don't want the **BANK OF IRELAND** here any longer. Please leave quietly and immediately.





## JUST MAYBE

**AINE** did not send us a cheque in advance of contacting us again.  
**AINE** didn't even write to us herself. Instead she got some nameless, faceless digitised demand sent out to us once more.

So because **AINE** and the **BANK OF IRELAND / ICS Building Society** were now in breach of Trademark infringement, we sent her a letter with an invoice attached, for just over €2 million euro. See below ...

### INVOICE ATTACHED

2<sup>nd</sup>. August 2010 Ano Domini

**Notice to Agent is Notice to Principal.  
Notice to Principal is Notice to Agent.**

**Aine McInerney,**

It has been noticed that **ICS Building Society / BANK OF IRELAND** made representations in writing (enclosed) to "**Mr Darrell O'Dea™**" on or about the 28<sup>th</sup>. July 2010 Ano Domini thus attracting the attached invoice.

**INVOICE is Served This Day – 2<sup>nd</sup>. August 2010 Ano Domini.**

INVOICE ATTACHED

Without malice or mischief, in sincerity and honour.

By: .....: Agent  
of Darrell O'Dea™ etc.

SEAL

To: Aine McInerney,  
Group Legal Services,  
Legal Department,  
BANK OF IRELAND,  
2<sup>nd</sup>. Floor,  
40 Mespil Road,  
Dublin 4

Notice: We Will Enforce With Prejudice any Copyright Name Trademark Infringements.  
ALL RIGHTS RESERVED.



# THE INVOICE



## INVOICE

**An Cumann Dli**



INVOICE NO. [001]  
 DATE 1-Aug-10  
 CUSTOMER ID ICB INV1 02062010

PAY TO  
 SEND TO **Darrell O'Dea**



SHIP TO **Aine McInerney**  
 ICB / BANK OF IRELAND  
 Group Legal Services  
 Legal Department  
 2nd. Floor, 40 Mespil Road,  
 Dublin 4

INVOICE TO	JOB	SHIPPING METHOD	Comments	DELIVERY DATE	PAYMENT TERMS	DUE DATE
Max Barrett	Communications	Reg. Mail or Courier	Payment Overdue	2-Aug-10	PAY IMMEDIATELY	26-Jul-10

QTY	ITEM #	DESCRIPTION	UNIT PRICE	DISCOUNT	LINE TOTAL	
1	1 Letter	From Collections Department	€10,000.00	€0.00	€10,000.00	
2	2 Infringement(s)	Copyright Name Trademark Infringement	€1,000,000.00	€0.00	€2,000,000.00	
1	2 Letter	Letter and Invoice	€20,000.00	€0.00	€20,000.00	
1	1 Labour	Time to Write and Request Payment	€10,000.00	€8,000.00	€2,000.00	
				<b>TOTAL DISCOUNT</b>	<b>€8,000.00</b>	
By: .....: Agent					<b>TOTAL</b>	<b>€2,032,000.00</b>
of Darrell O'Dea™ etc.						

Please Make all checks payable to Darrell O'Dea  
**THANK YOU FOR YOUR BUSINESS!**

**Notice: We Will Enforce With Prejudic any Copyright Trademark Infringements.  
 ALL RIGHTS RESERVED**



## UP TO DATE ...

The **BANK OF IRELAND / ICS Building Society** now owe us over Two Million Euro +. They really own us more than this, as they keep sending out demands, although they have petered out quite a bit. We have every legal and lawful right now to pursue them for this Debt. We could also choose to appoint a receiver to manage this.

For now we just respond to their continued demands as ... **NO CONTRACT – RETURN TO SENDER**. We are not sure if **Aine McInerney** has advised her staff of the situation and the trouble that the **BANK OF IRELAND** are facing because of her actions and instructions.

We know that **Aine** is not acting alone in this matter or any matters that are concerning **Theft, Fraud, Extortion, Criminal Deception, Corruption and Negligence, Robbery, Bribery, Forgery, Perjury, Intimidation, and Abuse of Process and due Process** by the **BANK OF IRELAND / ICS Building Society**.

We can name two of her head accomplices, that being **Richie Boucher** and **Finbarr Murphy**. These are the puppets that are currently in place doing the dirty work of the principle owners and masters of the **BANK OF IRELAND**. We do not care too much who these masters happen to be, although it would be interesting to know. Maybe that is something we can and will ask the **GARDA Commissioner** to investigate also.

We do not know if the **BANK OF IRELAND** will persist in harassing and haranguing us. Just to note; we do not care anymore what they do, we are resolved to the **FACT** that they will have left Ireland on or before the **25<sup>th</sup>. December 2010 Anno Domini.**



## THANK YOU!

We thank you for opening and reading this publication. Reading alone will not give resolution to the crimes that have been perpetrated against You and Your forefathers and ancestors. What will make an immediate difference is the moment you decide to ...

**STOP DOING BUSINESS WITH THE BANK OF IRELAND!**

This publication was created in order to assist and guide you through the process of extracting Yourself, Your Family and Your Life from Debt. Not to manage Debt. Debt can never be managed, it can only ever be created or destroyed. ***If You do not destroy Debt, it will destroy You, for certain.***

Use the letters and documents contained within these pages as a template and guide to write to the **BANK OF IRELAND** to ask questions about any or all Debts that they are alleging that YOU might have. Get them to substantiate their claim or claims over YOU.

If they cannot substantially document and validate their alleged claims or Debts, then by LAW they have none. Thus you owe them nothing what-so-ever. The likelihood being that they now owe You money, and probably quite a substantial amount, given that they have been operating in FRAUD at least since my own Grandfather's time and probably yours.

You can call me on **085 173 5737** (within reason) if you wish to discuss any of these matters in total confidentiality. Where we can clarify, help or assist, WE WILL.

Thank You For Reading ...

***By: Darrell: of the Ancient Clan O'Deagadh***



## LEGAL MAXIMS

Earlier we mentioned that the LAW, and not necessarily the “Justice System” was on our side. There is very little known or noted Justice available for real people, or the have-not’s, such as You and Me. Having said that, if you are truly a Free or Sovereign Man or Woman You will have very little need of a Justice System, as per the maxim ...

***Eadem mens praesumitur regis quae est juris et quae esse debet, praesertim in dubiis.*** The mind of the Sovereign is presumed to be the same as that of the LAW, and the same as what it ought to be, especially in ambiguous matters.

In other words ... **YOU ARE THE LAW!**

A MAXIM is an established principle or proposition. Legal Maxims are used in “**deciding doubt**” and helping to establish soundness of judgement. They also assist in reclaiming and righting vulgar errors or possible miscarriages of justice.

Here we list just a few Legal Maxims that are relevant and pertain to the matter in hand. First in Latin, then in English. - **Blacks LAW 2009.**

Most are self explanatory, although we will do our best to point out the relevance of the Maxim to the matter in hand, relative to our invincible constitutional and human rights being abused by the agents of and for the **BANK OF IRELAND / ICS Building Society** and **IVOR FITZPATRICK & COMPANY SOLICITORS.**

With an excess of 2,300 Maxims contained within BLACKs LAW Dictionary, we have listed a few here for you. For this publication, we got as far as ***Dormiunt aliquando leges, nunquam moriuntur.*** Laws sometimes sleep but never die. Which we feel is an appropriate place to temporarily park our thoughts ...



=====  
**Accusator post rationale tempus non est audiendus, nisi se bene de omissione excusaverti.** A Person who makes an accusation after a reasonable time had passed is not to be heard unless the person makes a satisfactory excuse for the omission.

The **BANK OF IRELAND / ICS Building Society** have never responded to any of our Requests for Information, so are they are precluded from legally or lawfully doing so now. A reasonable time has passed!

=====  
**Actio non datur non damnificato.** An action is not given to one who is not injured.

The **BANK OF IRELAND / ICS Building Society** are not injured. Therefore, no injury, no action permitted.

=====  
**Actore non probante, reus absolvitur.** If the PLANTIFF does not prove his case, the DEFENDANT is acquitted.

No case has been proven by the BANK as potential PLAINTIFF. Therefore there is no case to answer by a potential DEFENDANT.

=====  
**Actori incumbit onus probandi.** The burden of proof rests on the PLAINTIFF.

If there was a case, a PLAINTIFF has to provide proof. In a matter where there is no substantiated evidence, there is no proof.

=====  
**Actor qui contra regulam quid adduxit non est audiendus.** A pleader (plaintiff) is not to be heard who advances a proposition contrary to the rule (of LAW).

The LAW will not recognise time wasters and those who do not follow the due processes of the LAW to expedite matters fully.

=====  
**Actor sequitur forum rei.** The PLANTIFF follows the forum of the DEFENDANT.

... What the DEFENDANT asks for he gets.



=====  
**Actus me invito factus non est meus actus.** An act done (by me) against my will is not my act.

*We did not appoint or employ or request that the BANK OF IRELAND / ICS Building Society to instruct IVOR FITZPATRICK, they did that against our will.*

=====  
**Actus servi, in iis quibus opera ejus communiter adhibita est, actus domini habetur.** The act of a servant in those things in which he is usually employed is considered the act of the master.

*Employees are equal to employers, they act for and on behalf of the employer as if they themselves are the employer. In other words if the employee does wrong, then the employer does wrong and is equally culpable or responsible.*

=====  
**Affirmanti, non neganti, incumbit probatio.** The proof is incumbent on the one who affirms, not the one who denies.

*This is the old, “Innocent until proven guilty” logic, that many an incumbent tries to pervert and distort. It is up to the one making the accusation to provide proof and to prove their case. It is presumed there is no case in all matters.*

=====  
**A verbis legis non est recedendum.** From the words of the law there is to be no departure.

**CONTRACT LAW** in this matter reigns supreme. Opinions do not count.

=====  
**Baratriam committit qui propter pecuniam justitiam baractat.** A person is guilty of barratry who sells justice for money.

*We are unclear in this matter to date, whether or not **IVOR FITZPATRICK** solicited the **BANK OF IRELAND**, although he certainly does court and curry favour with them. Either way **Ken Murphy** of the **LAW Society of Ireland** has been instructed to investigate the matter. We should know more, pretty soon.*

**Barratry is a CRIME!**



=====  
**Beneficium invito non datur.** A privilege or benefit is not granted against a person's will.

*You have to agree to everything of your own free will. Nobody can coerce or force you to do anything against your will. Like **IVOR FITZPATRICK** trying to get me to contract with them against my will and against the LAW.*

=====  
**Beneficium non datum nisi propter officium.** A remuneration is not given, unless on account of a duty performed.

*The **BANK OF IRELAND** have not provided me or anyone else with any measurable performed duty, nor are they entitled to any remuneration.*

=====  
**Boni iudicis est causas litium dirimere.** It is the role of a good judge to remove cause for litigation.

*The **BANK OF IRELAND** have no cause for litigation. Woe betide them, to take this matter to a "Good Judge".*

=====  
**Causa patet.** The reason is obvious.

*The **BANK OF IRELAND / ICS Building Society** have not provided documentary evidence to support their allegations. The reason is obvious. None exists.*

=====  
**Chirographum apud debitorem repertum praesunitur solutum.** When the evidence (or voucher) is found in the debtor's possession, the debt is presumed paid.

*If the **BANK OF IRELAND / ICS Building Society** have evidence or a voucher, why then do they not produce it? Because that would be proof that the debt is expunged and that no loan and no evidence of a loan exists or took place.*

=====  
**Chirographum non extans praesumitur solutum.** When the evidence of a debt is not in existence, it is presumed to have been discharged. -- *With no evidence ... thus it is discharged.*

=====





=====  
**Clam delinquens magis punitur quam palam.** A person who does wrong secretly is punished more severely than one who acts openly. 8 Coke 127.

The **BANK OF IRELAND / ICS Building Society** have not been honest and open and have never tried to answer our questions. They have secretly colluded with **IVOR FITZPATRICK** to attempted robbery, fraud and extortion. They will pay a fair price not just to me, also to the Sovereign People of Ireland.

=====  
**Confirmat usum qui tollit abusum.** One confirms a use who removes an abuse.

We are using our property openly, and reporting and removing the abuses of the **BANK OF IRELAND / ICS Building Society**. None other have a higher claim.

=====  
**Contractus ex turpi causa vel contra bonos mores nullus est.** A contract founded on a wrongful consideration or against good morals is null.

There never was any Lawful and Legal consideration provided by the **BANK OF IRELAND / ICS Building Society**. This they have proven to be unable to demonstrate as per our legal and lawful notices and requests.

=====  
**Cuique in sua arte credendum est.** Everyone is to be believed in his own area of expertise.

The **BANK OF IRELAND / ICS Building Society** have indirectly that they know they are acting and operating in **FRAUD**, because they will never provide the evidence that they know will condemn & convict them. "Their own expertise"

=====  
**Culpa est immiscere se rei ad se non pertinenti.** It is a fault for anyone to meddle in a matter not pertaining to him.

This is where **IVOR FITZPATRICK & COMPANY SOLICITORS** are at fault with the LAW. They are trying to meddle in matters not pertaining to them.

=====  
**Deceptis, non decipientibus, jura subveniunt.** The laws help persons who have been deceived, not those deceiving.

=====



=====  
***Designatio unius est exclusio alterius, et expressum facit cessare tacitum.*** The designation of one is the exclusion of the other; and what is expressed prevails over what is implied.

*We have specifically expressed that the **BANK OF IRELAND / ICS Building Society** provide documentary evidence of their allegations. They have implied with any supporting evidence a spurious allegation.*

=====  
***Dolo malo pactum se non servabit.*** A pact made with evil intent will not be upheld, or an agreement induced by fraud will not stand.

*If this be true, then maybe the **BANK OF IRELAND** are silent for good reason.*

=====  
***Dolus versatur in generalibus.*** A deceiver deals in generalities.

*So great & deep is the **BANK OF IRELANDS** fraud & deceit, they don't take the slightest chance in dealing in generalities. Silence is their admission of GUILT.*

=====  
***Dolus circuitu non purgatur.*** Fraud is not purged by circuitry.

*Getting **IVOR FITZPATRICK** to do your dirty work rather than answer the questions and facilitate discovery will not clear the **BANK OF IRELAND** of fraud.*

=====  
***Dolus et fraus una in parte sanari debent.*** Deceit and fraud should always be remedied.

*The only remedy remaining is for the **BANK OF IRELAND** to leave this country on or before the **25<sup>th</sup>. December 2010 Anno Domini.***

=====  
***Dormiunt aliquando leges, nunquam moriuntur.*** Laws sometimes sleep but never die.

*The **LAW** is awakening, after a fitful sleep. If the **BANK OF IRELAND** wish to be bitten by that same dog, let them keep on poking and agitating.*



## **SUMMARY & PRINCIPLE OF CONTRACT LAW**

***It is my opinion that this document can be used as a very powerful and effective mechanism for helping you to “Stay in Your home”, “Keep Your Business”, “Stay Alive” and “Maintain and Grow Our Economy”. At least use its steps and processes to buy yourself some more time and breathing space.***

We have all erred in the past, and thousands of us, real men and women in the recent past paid a very high and uncalled for price. The errors and mistakes that our own Government, Politicians, Judges, Barristers, Solicitors and Banksters made, have and are being covered up. Despite their ongoing and continued corruption and criminality they continue to persecute and ruin lives, families and are detrimental to the continuance of a proper FREE Market Economy.

The next couple of pages will give a summary and principle of what you will need and should know about CONTRCAT LAW ...

### **CONTRCAT LAW is EVERYTHING!!!**

- 1. A contract is a legally binding agreement: that is, an agreement which WILL be enforced by the courts – W. Anson.**
- 2. An agreement occurs when two minds meet upon a common purpose. This meeting of minds is called *consensus ad idem*, i.e. consent to the matter.**

Absence of consensus may make a contract null and void, e.g. where the parties are fundamentally mistaken as to each others' intentions.



## ***consensus ad idem***

Two or more real-life, flesh-and-blood men or women, can form a valid contract. Two or more Legal Fictions, Corporations or Traders (Trading names) can form a valid contract. There is perceived to be an equal “meeting of the minds”.

However a real-life, flesh-and-blood man or woman CANNOT contract legally or lawfully in any context, form a contract with a Legal Fiction, Corporation, Trading Name, Straw Man, Non Entity. THERE IS NO “MEETING OF THE MINDS”.

The NON-ENTITY is always Subordinate to the MAN or WOMAN, ALWAYS !!!

This is where the first bit of **BANK** trickery or deception happens ...

Just to note, in LAW if the intention of one party from the outset is to deceive, as in the case of the **BANK OF IRELAND / ICS Building Society**, then it automatically makes any and all perceived contracts as null and void and totally unenforceable.

**“The same is probably true of the  
BANK You are dealing with”.**

The **BANK** will send in an Agent on their part to make it look like you are dealing with a real Man or Woman. They are not real, as they only represent a Legal Fiction or Corporation i.e. the **BANK**.



## WITHOUT CONSENT

Next they unilaterally create **(without your knowledge)** a so-called Legal Trading name for you. The first document that you sign with them solidifies this. Whatever name they have printed on that first piece of paper, will be your TRADING NAME with them from here on in. It is important to remember, even at this stage they are acting in FRAUD and their intention is to blatantly deceive and trick.

If you knew this was happening i.e. The BANK were creating a LEGAL FICTION or TRADING NAME for YOU ... would you have gone ahead and dealt with these Gangsters? Maybe you would have, maybe you would not. Either way they did not disclose these FACTS to you. There was NO FULL DISCLOSURE!

***Any perceived contract they feel they might have with you now, is already VOID and UNENFORCEABLE!!!***

### What are the Constituent Parts of a VALID CONTRACT?

1. **Consensus Ad Idem** ... “meeting of the minds”.
  - a. **Man to Man is OK.**
  - b. **Legal Fiction to Legal Fiction is OK.**
  - c. **Legal Fiction to Man ... UNLAWFUL & ILLEGAL.**
2. **Genuineness of consent** e.g. **THE AGREEMENT MUST NOT HAVE BEEN INDUCED BY FRAUD OR COERCION.**
3. **A WET INK signature** by YOU a real-life Man or Woman in blue ink. (Blue represents real-life).
4. **A WET INK signature** by the 2<sup>nd</sup>. Party, real-life Man or Woman (in blue ink).
5. **A WET INK Signature** by an independent real-life Man or Woman as a Witness (in blue ink).



6. **Full Disclosure.** ANYTHING that is relevant or pertinent to the deal must not be withheld or retained. Including the fact that the BANK has no money with which to make an honourable and valid contract.
7. **Valuable Consideration.** This simply means that the **BANK** must possess something of real tangible value with which to put on the table in return for **YOUR MOST VALUABLE SIGNATURE**. Just imagine if the BANK didn't really have any money to loan You or legally or lawfully transact the deal? Well they don't.
8. **Certainty of Terms.**  
The terms must be crystal clear. Terms and/or Terms and Conditions alone **DO NOT CONSTITUTE A VALID CONTRACT**.

## **All these constituent parts MUST BE PRESENT in a VALID CONTRACT!**

This is called CONTRACT LAW, and is so because it is THE LAW. There are many more subtle and deep issues within it. Although once you really get these solid principles you cannot really go too far wrong. It is clear and totally unambiguous.

Having said that, most Solicitors, Barristers, Lawyers and Judges very often do not know the LAW, or just simply and illegally choose to ignore it. Once you have read and understood these simple fundamentals, you will now know more than them and can start to apply the LAW of CONTRACT for yourself, to validate your own contracts in the future or decide which perceived past dealings were not valid in terms of the LAW of CONTRACT ...

***Solicitors, Lawyers, Barristers and Judges all come from a place of Fear, Intimidation, Threat & Violence. Don't be Bullied any longer.***



## NO MON NO FUN

Most people, including myself for some time (approx 40+ years), were living under the illusion that the **BANK** had money. This is what we would have called in terms of **CONTRCAT LAW – “Valuable Consideration”**. That the **BANK** are operating fairly in commerce and in their vault is a big pile of “real cash money” and that they back this “real cash money” up with some tangible and solid asset, such as Gold or Silver.

### THEY DON'T!

- THEY DON'T HAVE any Gold ...
- THEY DON'T HAVE any Silver ...
- THEY DON'T OWN any Assets ...
- THEY DON'T HAVE any Real Substantial Sums of Cash either.

Just ask them ... go in and ask your local branch or regional or area BANK manager today. Ask him or her to be straight with you ...

In other words when you are conned into transacting a deal with them, they have **NO VALUABLE CONSIDERATION**. When you sign their document, all that happens is that they create digital money. **YOUR SIGNATURE** facilitates them to **CREATE DIGITAL CREDITS**.

You have given them a **VALUABLE CONSIDERATION**. Your **SIGNATURE** created the **CREDIT**. **THEY HAVE GIVEN YOU ABSOLUTELY NOTHING AT ALL – NO CONSIDERATION, NO LOAN!**

This may take YOU some time to digest ... try reading it again.



## SOCIAL EXPERIMENT

This is a remarkable little Social Experiment for you to try folks. This has worked for hundreds of people that we know. All you are trying here, as we say, is a “Social Experiment”. This is just a test to see if the theory about the **BANKs** operating in **FRAUD** is correct.

Thus far ALL the results point to the theory of the “BANKs operating in FRAUD” being correct. We still remain open on this though ...

Do carry out this experiment for yourself with your own **BANK** and please do send us an email about your results to ...

[CloseBankOfIreland@Lawyer.com](mailto:CloseBankOfIreland@Lawyer.com)

The following “**Social Experiment**” has been carried out by many of our associates, members and supporters, with very favourable results.

Social Experiment Title:

### **Overdraft Dismissal / Write Off.**

Ingredients:-

- ✘ One **BANK** overdraft that has been used and that you have no more use for or of. i.e. It has reached its overdrawn limit. It is maxed out and there is no more FREE credit available on it.
- ✘ A mobile phone, with your number blocked.
- ✘ The telephone number of the BANK.
- ✘ The name of the BANK manager concerned.
- ✘ The most recent BANK statement & account number.
- ✘ A note pad and pen.
- ✘ These instructions.
- ✘ An Open Mind ...





## THE PROCESS

### Next Steps:-

Dial up your branch, ask to speak to the Manager or whomever his or her equivalent for that day is. Equally, do agree to speak to anyone that offers to help or assist.

Respectfully ask them to pay close attention to your instructions, and ask them to write down the instructions as you have given them, in order to be able to read them back to you, when you have finished instructing them, so that they clearly and unambiguously understand them and will be able to carry them out without further having to contact you.

**YOU:** Dial the number ... and persist until you get through to a real life, flesh and blood Man or Woman.

**MARY:** Hi this is Mary, how can we help you today?

**YOU:** Hi Mary, this is Darrell (of the ancient clan O'Deagadh).

**MARY:** Hi Darrell, how can I help you today?

**YOU:** Hi Mary, it's in relation to account number 1234567 etc. in the name of Darrell etc.

**MARY:** Darrell, can you confirm your date of birth, your address, your shoe size and your favourite part of the galaxy.

**YOU:** Yes Mary its blah, blah, blah. (Tell her this stuff).

**MARY:** That's great Darrell, we have YOU here.

**YOU:** Thanks Mary.

**MARY:** So what can I do for you today Darrell.

**YOU:** Ok Mary ... do you have a pen and paper handy.

**MARY:** Hold on a second, let me just get one, have it now.

**YOU:** Ok Mary can you take a note of the following please?

**MARY:** Sure can Darrell, what is it?

**YOU:** Can you note the following in detail please Mary?



**MARY:** Yes, ready when you are Darrell.

**YOU:** Thanks Mary ... here goes.

1. Please note the account number of 1234567.
2. We no longer have any use for this account.
3. We no longer wish to use it and **YOUR BANK** may close it if they so choose, as we will no longer be using it.
4. Please forward a **Valid and Signed Invoice** for any balance of funds that **YOUR BANK** may believe are owed on this account.
5. **ONLY** when we receive a **Valid and Signed Invoice**, we will attend to this immediately and pay whatever amounts that **YOUR BANK** validly claimed is owed on this account.
6. When we receive the Invoice we will attend the BANK in person and pay whatever monies are validly claimed are owed.
7. Please post to us within 10 days to ... my home address.
8. Can you read all that back to me please Mary?

**At this point keep deathly quiet.**

She may well just read the material back to you, which is great, because that is what she was asked to do. Remember you didn't ask for her to comment or ask questions. Therefore she should not do so. If she does ask questions, just be strong and politely reiterate the instructions above. Stick to your guns. You didn't phone up for a debate or to explain to her the complexities of international banking.

Mary, and all the people that work in a **BANK** are there to serve YOU. With every respect to both them and You, You are the MASTER, they are the servants. They are there to serve, You are there to be served.

Once Mary has recited Your clear and unambiguous instructions back to You, ask her if she understands? If she says YES, just say Thank You, Goodbye & just hang up. Don't wait around any longer.

**Then just wait ...**



## THE MANAGEMENT

Within 24 hours of issuing these instructions You may well get a call back from some level of Manager or Management, wanting to clarify or discuss the matter with you. If you miss the call on your phone, don't worry & don't call them back. Let them do the running round.

If **THE MANAGEMNET** don't call you back, don't fret or worry about it, they are probably carrying out your instructions as you gave them, and preparing a **Valid and Signed (wet blue ink) Invoice** for you, and the matter will be resolved and cleared up in ten days or so. **NOT!!!**

Our intrepid researchers have advised us that in the nine months of trying this "Social Experiment", that none ... **ZERO BANKs** have performed the task to the letter of the instruction. That **NONE** of the **BANKs** have ever forwarded a **Valid and Signed (wet blue ink) Invoice** (FACT).

When or if a manager does call, just politely reiterate the conversation that you had had earlier with Mary. **INSIST ON IT!!!**

### **"STICK TO YOUR PROVERBIAL GUNS!"**

You are **NOT** refusing to pay. You just need a **Valid and Signed (wet blue ink) Invoice** to be posted to You, and You will settle the matter.

**WHY?:** We understand the reason **WHY** the **BANK** will not *ever* issue a **Valid and Signed (wet blue ink) Invoice** is because there was or is no "Real or Tangible" money owed to them. They **FRAUD**ulently created a **DIGITAL CREDIT**, in order to extort **REAL MONEY** and **INTEREST** payments from you, the **REAL** flesh and blood Man or Woman.



**= COMPOUNDED FRAUD =**  
**= CRIMINAL EXTORTION =**  
**= PRISON TIME =**

All **BANK**s have kind of normalised **FRAUD** by misleading US and by misguiding US into signing their documents and papers. They have **FRAUD**ulently misdirected US into believing that they are operating a legitimate business. They also believe in their heart of hearts that they will never be prosecuted in the Irish or UK courts for their contempt of YOU and CONTRACT LAW and the LAW in general.

Let them all be warned now that Irish, English, Scottish, Welsh and the people of this world are fast awakening to their deception, many out of necessity and self preservation and many more out of a keen sense of morality, equity and fairness.

When a bank commit FRAUD, because they have done this so many times they feel they have a right to continue. They do however know where to stop. They stop at what we call committing “Compound Fraud”. By issuing an Invoice and Validating it with a Signature, they would be attempting to legitimise the crime of **FRAUD**. They have then crossed the line into EXTORTION, *by the act or practice of obtaining something or compelling some action by illegal means.*

The **BANK**s and many senior **BANKing** officials know where to draw this line. A line once crossed that will lead them directly into the custody of the **GARDA** and a serious investigation by the **FRAUD** squad, which may well lead to a prison sentence or worse.



If even one **BANK** official gets caught for this, then the whole system will crumble around there very ears. **So we say, carry out Your “Social Experiment” today if not sooner.** They may just slip up, issue an Invoice and land themselves where they belong ...



## Footnotes and Addendums ...

### Golden Circle Connections?

**Ivor Fitzpatrick** of **IVOR FITZPATRICK & COMPANY SOLICITORS** and **Laurence Crowley** an **X-Governor** of the **BANK OF IRELAND**. Would You believe it? They are both sitting on the Board of Directors of **Aer Lingus**.

	<p><b>Laurence Crowley</b></p> <p>Laurence Crowley was appointed to the Board on 9 January 2009 and is the Senior Independent Director on the Board. He is Chairman of 'Gaisce - The President's Award', the Gate Theatre, The Middletown Centre for Autism, Ecocem Limited and Realex Payments. He is also a member of the Board of the Economic and Social Research Institute, An Bord Gáis, the Advisory Board of the US-Ireland Alliance and a number of other companies. He previously served as Governor of the Bank of Ireland (where he completed his term in 2005) and as Executive Chairman of the Michael Smurfit Graduate School of Business at University College Dublin. He is also a past director of Elan Corporation. Previously, he was a partner in KPMG Stokes Kennedy Crowley Chartered Accountants, where he specialised in corporate restructuring and insolvency. Laurence holds a Bachelor of Commerce degree from University College Dublin and is Fellow of the Institute of Chartered Accountants in Ireland. In 2004, he was conferred with an honorary Doctorate in Laws by the National University of Ireland. In 2009 he was awarded an Honorary CBE by Queen Elizabeth II for services to UK-Irish relations.</p>
	<p><b>Ivor Fitzpatrick</b></p> <p>Ivor Fitzpatrick was appointed to the Board on 5 June 2002. He is a solicitor and the founding partner of Ivor Fitzpatrick &amp; Co. Solicitors. Mr Fitzpatrick practises and has extensive experience in the legal profession and is also involved in various commercial and business activities.</p>

This profile lists **Crowley's** appointments, directorships and honours by none other than **Queen Elizabeth II** herself. This golden rabbit hole goes too deep.

We have noted though that **Ivor Fitzpatrick's** nefarious businesses and connections and honours are not listed herein. Wonder why? Methinks he does not allow his own ego get in the way of his pathology for power.



## HISTORY of the **BLANK OF IRELAND**

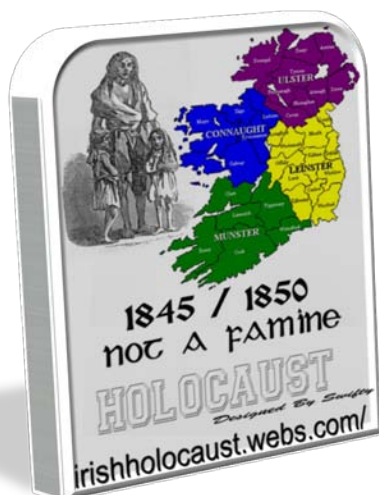
Here is something that we dragged up in our research of the very scant history of the **BANK OF IRELAND**. Sometimes what is not said, in itself reveals quite a bit. After all, from our experience, **BANK OF IRELAND** executives are remarkably good at stone walling anyone who has questions of a serious nature to ask. Well, now the people of the Sovereign Republic of Eire are asking, and quite frankly we find you greatly lacking in answers.

Viewing the **BANK OF IRELAND's** history on-line, we noted that there was, or is, no historical **BANK OF IRELAND** events that took place worth noting, between the years **1808 and 1864**. Given that the **BANK OF IRELAND** were likely to be the biggest investment, merchant and trading BANK here in Ireland at the time, if not the only **BANK in Ireland**.

Obviously there is nothing of any significance that took place during those years that to the mind of the **BANKSTERS** is worth noting. They have only gone and airbrushed 4 Million people out of **BANK OF IRELAND's** history. We know that it is a historical fact that between the years **1845 and 1851, FOUR MILLION Irish people disappeared**.

## WESTERN EUROPEAN HOLOCAUST

A great many honest academics have now uncovered the truth behind what really happened during the "**Famine Years**". Firstly, IT WASN'T A Famine, it was the first ever **Western European Holocaust**. It was a massive population cull by the British Crown and Imperialist British Government. It worked a treat.



As Adolf Hitler realised many years later, "there is much profit and power to reek from wiping out a population". After all, the Irish, just like the Jew were of the same lowly



status in each respective country. Nobody would care too much if a few lowly peasants died in either case. In both cases the associated **BANKs** became phenomenally wealthy institutions. After all you would have to hide away your spoils of rape, pillage, plunder and murder somewhere. In Ireland the **BANK** of choice was, and still is the **BANK OF IRELAND**.

According to their own airbrushed history, in **“1864 - The BANK OF IRELAND pays interest on deposits for the first time”**. Suddenly without any rhyme or reason the **BANK OF IRELAND** decide to start paying interest on deposits. This means that, although Ireland was just coming out of a **HOLOCAUST**, the **BANK OF IRELAND** are making such massive profits and surpluses, so as to be able to administer and issue interest payments for the first time ever in history? Where did these massive profits come from? They came from the harvest and sale of Livestock, Meats and Foods that were removed from Ireland during the years **1845 to 1850** under gun and protection of the then British army. While Irish people died on the roads and in the gutter.

**... and the queen of England wants to pay us a visit? Come on!**

## **The outLAW Society of Ireland**

This is just an interesting thing to note ...

During our research and whilst we were trying to actively engage with the **“LAW Society of Ireland”**, we noticed something very peculiar. It concerns the emblem or logo that the so called **“LAW Society of Ireland”** use ...





## PERPETRAITORS CONTACT DETAILS

### **Richie Boucher – BANK OF IRELAND.**

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# An Cumann Dlí

## (The Common LAW Society)

The “**Common LAW Society**” was and is founded in the year 2010, in the Sovereign Republic of Eire, by real life flesh-and-blood Women and Men. Each one independently and interdependently dedicated to total eradication of debt from this the Sovereign Republic of Eire and by extension, the world.

The “**Common LAW Society**” is openly dedicated to the education, empowerment and betterment of each of the societies’ associates, members, friends and family, with a view to permanently eradicating all illegal and illicit debt, fines, fees, charges & associated taxes that plague our lives and the lives of our brothers and sisters in this the Sovereign Republic of Eire and by extension, the world.

*By: Darrell: of the ancient clan O'Deaghada*



**= PROMOTION & CONTACTS =**  
**An Cumann Dlí (The Common LAW Society)**

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## COMMON LAW SOCIETY – CONTACTS

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Kevin	Of the ancient clan O'Riain	<a href="mailto:feckthebanks@gmail.com">feckthebanks@gmail.com</a>	087 608 8875		West of Ireland

We have approximately 253 people here in Ireland, currently legally and lawfully challenging **ALL the Banks**, by simply asking the questions contained herein the enclosed letters. **Feel FREE to contact the principles named above.**

**NONE OF US** to date have had any answers to any of the questions we have asked. It is our legal and lawful right to do so. Yet every single last one of them to a man and woman, have denied our rights to honest answers and the full discovery and disclosure of evidence.

That is in excess of 3,500+ letters to date written to, BANK OF IRELAND, AIB, ptsb, ACC, NIB (Danask Bank), Ulster Bank, Halifax / Bank of Scotland, Nationwide, EBS, the Credit Union, and a whole host of Credit Card issuers, Overdrafts Providers, Loans and Finance companies. Along with all this we have successfully and legally challenged 1,000's of Notices, Fines, Fees, Charges, Tolls and Property Taxes. ***They have taken no legal action thus far.***

**Their Silence speaks volumes.**

To date, although we have received NO ANSWERS; neither have we capitulated and paid their illegal and unlawfully concocted DEBTS. We have not, and will not refuse to pay. Neither will they get a penny from us unless they can provide substantiated, documented and validated evidence that they legally and lawfully have to provide in order to prove their allegations. By simply following the letters and notes contained in this book, and writing letters ...

**YOU CAN DO THE VERY SAME!!!**

**"WE ARE ALL INNOCENT UNTIL PROVEN GUILTY"**



## BACK COVER PROPAGANDA

This book is aimed directly at the Heart of **THE BANK OF IRELAND**. Our sole objective is to extract the **BANK OF IRELAND** from IRELAND – **GET THEM OUT!!!**

**BANK OF IRELAND** have Raped, Pillaged, Plundered and Murdered our people down through the ages and generations and continue to do so. They will not stop, unless we ALL stop doing business with them point blank.

**BANK OF IRELAND** are owned and run by the **IMPERIALIST CROWN** of Great Britain, for the Sole purpose of extracting the energy and the life blood out of all the people that live here in this, the Sovereign Republic of Eire.

The Processes that are clearly laid out in the pages of this book will assist you greatly, in extracting yourself from the Debt grip of the **BANK OF IRELAND**, and all corrupt **BANKS**.

**BANK OF IRELAND** are totally corrupt, and rotten inside and out. They ARE in league with the so called **LAW Society of Ireland, the Legal Professions and the Judiciary**. This we have proven beyond all doubt, within these pages.

If there is no Money or Profit for them here, they will close their doors and leave our country and US alone forever.

***“STOP GIVING THEM YOUR MONEY, STOP DOING BUSINESS WITH THE BANK OF IRELAND! ... READ THIS BOOK TO FIND OUT HOW TO DO THIS LEGALLY, LAWFULLY AND PEACEFULLY”***. - Robin Banks

*By: Darrell: of the ancient clan O'Deagadh*