

year	total amount of all submitted remittances to Barclays according to monthly scheduled & journal records	missed mortgage payments to Barclays Claim Court hearing 18 Dec 2015	total amount of all submitted remittances to Barclays according to monthly scheduled & journal records less missed payments	originally total amount borrowed from Barclays Mortgage only	originally total amount borrowed from Barclays current account only, spent at 15A Blairgowrie Road, 3629 , Westville South Africa, holiday apartment,car and restoring tenable and insurable nature	missed mortgage payments to Barclays Claim Court hearing 18 Dec 2015 (current account
2002	£9,168.61			£102,500.00	£37,640.00	
2003	£7,578.39					
2004	£8,182.60					
2005	£8,413.44					
2006	£8,413.44					
2007	£8,396.52					
2008	£8,396.52					
2009	£8,097.00					
2010	£8,097.00					
2011	£8,097.00					
2012	£8,097.00					
2013	£10,997.00					
2014	£9,097.00					
2015	£9,407.44	£4,951.17				£3,357.34
2016	£12,067.32					
2017	£11,154.93					
2018	£11,403.18					
covid-19	£7,927.78					
covid-20	£5,408.56					
covid-21	£818.18					
2022						
2023						
	£169,218.91	£4,951.17	£164,267.74	£102,500.00	£37,640.00	£3,357.34
			£164,267.74	£102,500.00		
		released equity for interest, only, to Barclays		£61,767.74		
					this section could be argued on responsible lending issues, due to the fact the Bank/ creditor should have had different financial intelligent tools than the debtor	

		Both accounts consolidated		debit / debt		credit / surplus	
		total amount borrowed,mortgage & reserve (current account) consolidated		£140,140.00			
		total amount remittances submitted to Barclays mortgage & reserve, without interest nor charges				£164,267.74	
		total amount credit, mortgage & reserve, without interest, nor additional charges paid to Barc.				£24,127.74	
		released equity for interest, only, to Barclays, both accounts consolidated, not less than:				£24,127.74	
		all sums in green are remittances made from cleared, foreign funds to the UK, providing further unique International Character and strict scrutiny					
				debit		credit	
total amount paid in foreign, cleared and taxed funds to the UK	£48,779.95			reasonable interest at a rate of 3% on a repayment-mortgage over a period of 20 years (linear interest reduction 10 years break even) on a sum of £102,500.00	even if this questionable section being taken into account; reasonable interest at a rate of 3% on a reserve acc. over a period of 10 years on a sum of £37,640.00	subtotal from above, released equity for interest, only, to Barclays, both accounts consolidated, not less than:	
				£30,750	£11,292.00		
				sub-total	£42,042.00	£24,127.74	
				total inter. (excl. Interest on reserve acc.) to pay at this sensible rate		£6,622.26	