

greenpower1wo

Technician for renewable Energies
Electrical Craftsman`s Master
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London UK, 16 November 2019

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WolW161119

ref.code: woolwich 2-19



**Barclays PLC T/As The Woolwich &
their Solicitors
PO Box 8575
Leicester
LE18 9AW**

RE: Mortgage 92-634-32158-3 matters

Dear Sir Madam, Dear Member of regulated Mortgage lender-Staff (creditor)

Dear Craig/ Dear Linda/ Alisha, Amandeep and Chris Bond at Dentons

Taking further reference to your most recent intention to proceed for intended repossession again and **your associated most recent response dated 12 November 2019** followed by a short briefing of myself via telecommunication with Amandeep Khara, I would like to draw your attention to my conclusion to evidence before me in preparation and sensible pre-action protocol, regarding your request for a “*proposal*”. Before I do respond to your proposal-request I do resume to matters of fact before me:

🚩 **7 April 2014** Standard Bank South Africa facilitates a deeds amendment in their favour on grounds of an alleged sale in “*Execution*” of 15A Blairgowrie Road, 3629 Westville, Durban suburb within the South African Republic. The location



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like you do!!!!!!!!!!**

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 Barclays Bank UK ; Branch 20-31-52 ; Account No 40849081
 Net West Bank UK ; Branch 56-00-18 ; Account No. 71236775
 Banco Totta PT ; Madeira/Funchal ; N. de Conta 0003.12508115020-51BT

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where moneys have been spend originating from the questioned mortgage reserve account (the Bank, the Claimant altered/renamed aforesaid to a mortgage current account) in order to restore tenable and insurable nature of this investment to South Africa in 2006/2008 and following years. Long taking private investigation reveals Standard Bank South Africa cannot confirm the allegation of “*Sale in Execution*”. In fact local Authorities’ continued accounting indicates unequivocally Steffen Wolfrum for 15A Blairgowrie Road from purchase in 1999 till today, accounts being well in credit.

✚ Standard Bank South Africa according to the aforesaid deeds in the South African Land register appears there as an 100% creditor/lender of a Mortgage to a South African, despite this investment had been paid off in total to Standard Bank South Africa in instalments, at the beginning of 2005, from foreign cleared funds to South Africa **partly via Barclays PLC**. According to the aforesaid mortgage and the verbal confirmation of current occupants Standard Bank South Africa collects moneys and apparently has been collecting moneys since 7 April 2014 of an estimated amount of not less than approximately ZAR 100,000.00 annually, which this Financial Service Provider has severe difficulties to become transparent about, till today.

✚ At 15A Blairgowrie Road there had been installed and commissioned a diesel back-up generator, which was meant to support renewable energy generation technologies, manufactured in the UK, taxed at a South African Port in Durban also from cleared funds of British origin Barclays PLC also involved here. This Import had been ripped out the facilities & fixture and sold to the occupants’ benefit Standard Bank South Africa has difficulties to confirm their consent to aforesaid action. (value of the device approximately £5.100.00, after installation and commissioning)

✚ **November 2014** the leasehold of 4A Brendon Avenue gets transferred to a new lessee in UK deeds, despite I have not consented to being the current freeholder



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due to missing notice procedure and unpaid reasonable, associated notice fee, subject to lease (lease is also out of date in terms of currencies and names there) Since that questionable, transfer November 2014, we received no service charge, of not less than £ 2,000.00 annually progressive by 8% , subject to amendment/ attachment to lease agreed between me and previous occupants of 4A Brendon Avenue. (total outstanding currently idles between £ 10,000.00 and £ 20,000.00)

- ✚ **30 March 2015**; Generator loss had been reported to South African Police Services the first time.
- ✚ **23 April 2015** following up my letter addressed to Standard Bank South Africa, dated 22 March 2015, in person, asking who is S.- field Proprietary appearing to be possibly paid ZAR 890,00.00.....? NO RESPONSE!
- ✚ **02 November 2015** Barclays PLC claims possession of 4/4A Brendon Avenue at Willesden County Court after long lasting proceeding-warning throughout 2015 not accepting my suggestion to pay £300 in addition to the monthly instalment from foreign funds to the UK. Strangely this proposal had not been challenged after the Court order 25 April 2016, exactly reflecting what I suggested in pre-action protocol area. Unchallenged till today.
- ✚ **12 January 2016** , 12:30 PM sitting at Willesden County Court, out of Court proposals of myself rebuffed and rejected, the Bank claims repossession on grounds of default on mortgage account 92-634-32158 £4,955.83 at 28 Oct. 2015 and a default unauthorised overdraft on account 203152-20188492 of £4,037.58 at 07 April 2016. The Claim document also indicates that: “the interest rate at commencement of the Mortgage was 3.69% . The interest rate *at the first default was 4.99%.*” Both the mortgage and the mortgage reserve account were and are subject to artificial high interest rates compared to other lending products offered by the very same lender Claimant here. Approximately 2.5 % above reasonable rates.



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- ✚ **25 April 2016** Court arbitrates sitting before Judge Gillman “1. *The defendant give the claimant possession of 4 Brendon Avenue, Willesden, London, NW10 1SS on or before 16 May 2016.* 2. *This order is not to be enforced so long as the defendant pays the claimant the unpaid instalments under the mortgage of £4,033.19 by the payment set out below in addition to the current instalments under the mortgage.*” This order had been fulfilled and monthly instalments have been continued receiving an additional amount of Euro 400, voluntary when possible. Since the Court hearing the mortgage agreement had been served mainly from European currency to the UK in considerable quality and quantity. In addition to that a “Bausparvertrag” different account with BHW had been created in order to add another Euro 250 a month, which so long had been paid under protest clause to Barclays PLC in response that all my endeavour to seek a mutual agreement with the lender in relation to a responsible and acceptable interest rate failed, due to all got rebuffed by Barclays, promptly. (meaning Barclays has no access to this account)
- ✚ **2 Sep 2019** Barclays PLC accounts a very nebulous amount of approximately £900 “Debit to capital” to the mortgage account 92-634-32158

In the aftermath of Court attendance 02 Nov 2015 – 25 April 2016 I note that numerous attempts and suggestions of myself the Debtor, Defendant and Court Order serving Individual of dual Citizenship - Barclays PLC T/As the Woolwich had been furnished with - which all of them had been rebuffed by aforesaid Claimant, **I would like to propose to you all to become abundantly transparent about:**



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1. Why you appear having difficulties appreciating the relevance of the spending of the mortgage reserve account in a different Commonwealth Sovereignty with very unusual results, appearing to be the sole account in question and your complaint.
2. Why you seem not comprehending that there might be a relevant link whether or not Barclays PLC has suffered any loss or damage from the mortgage agreement in question in terms of fairness set out in the Charters of Commonwealth in particular considering the very high interest charges you seem insisting on.
3. Why you appear having difficulties since the court hearing, which should have made you aware of a very weird phenomenon appearing to be generated by a counterpart of your industry at the spending location of your complaint, to adapt to a more reasonable and sensible interest rate in relation to the base rate having been sitting below 1% for almost the entire lifetime of the mortgage.
4. In relation to all aforesaid please reveal :
 - ✓ Total amount of monies collected by Barclays PLC from this mortgage agreement including all penalties, interest charges or any other “debit to capital” charges.
 - ✓ The total amount being paid to you in foreign currency to the UK in relation to aforementioned lending agreement.
 - ✓ Total amount of interest charged by you till today as a separate figure in relation to all monies collected so far.
5. Why you appear being of the opinion Barclays PLC T/As the Woolwich kept good faith protocol in terms of Fairness, Transparency, last but not least Sustainability and Good Government Performance as well as essential pre-action protocol, responsibly at all times, when you have rebuffed all my suggestions to release equity on the investment in relation to re-mortgage at a more responsible rate in favour to facilitate renewable energy generation and ecological housing, partly publicised on sub page *financial UK-effect*, in particular in relation to the more obvious becoming climate change crises I have been warning about to approach since my studies in Frankfurt/M long before we went into contract?



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Because I experience acute difficulties to comprehend why you appear complaining under the current financial service we do deliver to you responsibly, fair and continuously even going the extra mile adding additional amounts, when possible, despite the aforesaid Judge's demand/order had been respectfully fulfilled being continued in voluntary manner as we did recover from the financial impact in South Africa very well.

Where I totally lose you is the urge for the environmental demand for re-investment for next generations to come if not ourselves. This is another, exasperating story, which rather sounds like a sad song to me with the spirit of killing yourself, very poignant, incomprehensible and weird but selfish, quite so?

In Anticipation to aforesaid, many thanks for your attention, again.

More details can be sought at www.greenpower1wo.co.uk looking for *Stand. Bank S. Africa* und sub pages in particular *financial UK-effect*

Sincerely Yours

S. Wolfrum



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