August 20th, 2021

Two weeks ago we entered into a new process and today we step into a completely new phase in the matter.

**FREEZING ORDERS**

**FURTHER INFORMATION ON PROCESSING WITH REFERENCE TO THE ROLE OF THE SIX GUARANTORS AND THEIR TWO SOURCES OF ‘STATIC CASH’ MONEY AVAILABLE TO THEM TO PAY TO CREDITORS’ BANKS THAT DEBTORS’ DEBTS ARE THEREBY SETTLED AT LAW.**

**Background**

1. In my access matter debtors and creditors and their banks are told that they are being compliantly paid with valuable appreciating moneys, the existence of which is admitted in the current ASIC Federal Court matter, so that debts can be paid or assets acquired or the like. Nevertheless, various creditors’ banks have responded saying they could not see the moneys paid or that they could not process the moneys so as to apply to any debt or purchase. It is submitted that the latter has more truth in it as in each case it was witnessed that they did indeed get the electronic or set off moneys by way of email, the modern day bells and whistles successor to telegraphic transfer, and even more effective. However, that being said, none of the banks have ever paid the moneys I compliantly paid back to me and all have enjoyed the 10% growth each quarterly rest - and not passed it on to the creditors as I understand.
2. In large part this may be true. The moneys being paid have all been the subject of a modification in their evolution since 1966, by way of the prevailing so-called 1990 Deed of Engagement and Provision, and so have been appreciating at an annual interest rate of 40% per annum at quarterly rests, since September 18th 1990, invisible and unknown at first but very significant now. As the moneys have an impeccable 1966 Terms of Settlement and 1966 Court Order origin and currently appreciate at the rate of 10% per quarter, and have always been legal tender, they can lawfully be used to extinguish a debt, loan or mortgage or purchase an asset, for me or for others.
3. As said, creditors’ banks usually assert that they are unable to process and this would largely be true as the moneys, even when in their hands, continue to appreciate at the 10% per quarter due to the moneys qualifying as “moneys outstanding hereunder” under a term of the provision of the said Deed and implicitly appreciating at 10% per quarter so that they cannot be put in just any conventional account and mixed with conventional moneys that do not so appreciate. Bank programs for processing money cannot manage these moneys as no processing software that banks have is designed to cope with moneys that innately appreciate quarterly, due to their say having been modified by a 1990 Deed. Even from 1966 to 1990 the moneys were accruing at a shadow rate of 9.5% per annum at annual rests so these moneys, commencing with a net settlement amount of $7,931 on June 20th 1966, have always been appreciating. In my case, the moneys appreciate quarterly while being guarantored “moneys outstanding hereunder” and are hence very valuable, rare and highly negotiable and sought after, once understood. The moneys are units of exchange, stores of value, and being Australian legal tender ever since June 6th 1966, the date of the Terms of Settlement, they can be used to pay a debt, settle a loan or make a purchase, the latter if the vendor agrees to be paid with appreciating moneys that investors should be keen to acquire, once understood.
4. Creditors and banks have usually been informed that there is a guarantor in the mix who guarantored the moneys on 18th June 1990 when AGC discretely advised me by way of an entry on my CRA as to a guarantee that was applying to all those numeric and factual elements which was capable of guarantee in the Deed of that day. As a party to the Deed I was not the guarantor of what was being presented to me in the Deed nor guarantor of the moneys owing to me, and my ‘next friend’, but out of nowhere, and by surprize many years later, I found that AGC had indicated that as between me and it there existed a guarantee arrangement applying to that which was capable of guarantee in the said Deed, which included a provision and rate of interest, should I not be the one to actually default under the said 1990 Deed, provided to me due to my not having been the party who breached my June 6th 1966 Terms of Settlement on 23rd April 1990 when I was called upon at home to breach the Terms yet suffered the fetching back by way of an uplifted personal cash cheque of the not to be disclosed gross settlement amount of $9,500 of June 20th 1966.
5. **However, over the past few years that I have been compliantly deducting and paying these moneys out and the balance of my ‘reserve one’ being reduced, but for the quarterly 10% interest installment increases,** **oddly enough, not one creditor or their bank, to my knowledge, to their shame and incompetence or aquisitiveness, has ever made enquiries of me as to guarantor details, or indicated to me that they wish, or have tried, to approach any of the guarantors to make good the moneys as non-appreciating and thus processable moneys, as a guarantor should be able to do.** They may have been told that, in regard to the moneys that I am paying them with, guarantors exist but strangely no bank or creditor has shown a desire to approach the said guarantors to perform in regard to what the creditors’ banks have compliantly (in terms of the Electronic Transactions Act, 2000) witnessed to have been received - to make the equitable entitlement legal tender moneys more acceptable to them, as would happen.
6. In regard to there being a guarantor of the moneys who appears to be in that position due to my not having been the party who breached my 1966 Terms of Settlement when called upon to do so on 23rd April 1990 and subsequently unexpectedly been given the said Deed due to my not having breached, it is fairly certain that if I had been the actual party who did breach, I would not ever have been given any Deed, or at least not a Deed with a provision, let alone a guarantee, whilst the 1966 moneys with their compounding 9.5% interest from 1966 to 1996 were being fetched back by a recovery agent, Comer, as non complaint ‘loan investment’ moneys designed to be caught by the Credit Administration Act 1984. Nevertheless, despite being fleeced, I complied with the terms of the said Deed and was not the party, who by way of a defaulting agent, triggered the growth of the “moneys outstanding” under the Deed, as did the said retained agent who had been instructed and advised to sign the Deed on behalf of his recovering instructing corporate principal, AGC.

**The Available Guarantors**

1. So now let us turn our attentions to the guarantors who guarantee my moneys, should there be need for a guarantor to ever guarantor the moneys, which we shall assume is to make them more conventional and palatable and no longer be difficult to process appreciating moneys but rather moneys which do not appreciate and so be able to be processed as non appreciating mixable moneys which arise from a guarantee.
2. There is not one guarantor. There are in fact, after 30 years, actually five collaterally obligated and two honorary corporate co-guarantors and one securitor in my matter. These are the guarantors and the securitor with whom we will be dealing in coming years.
3. **1. J P Morgan Australia and New Zealand, Honorary, CEO: Andrew Creber, email: andrew.creber@jpmorganchase.com**

**2. Deutschebank/Deutschebank Australia, Inherited, CEO: Glenn Morgan, email: Glenn.Morgan@db.com.au**

**3. KKR, CEO: Scott Bookmeyer, Inherited, email: Scott.Bookmeyer@kkr.com.au**

**4. Varde Partners, CEO: ?, Inherited, email:** [**communications@varde.com**](mailto:communications@varde.com)

**5. Latitude Financial – Latitude Financial Services, Actual, CEO: Ahmed Fahour, email: Ahmed.Fahour@latitude.com.au.**

**6. GE (General Electric) Australia – Honorary, CEO: Sam Maresh, email: Sam.Maresh@ge.com.au**

**7. Westpac, Parent, CEO: Peter King, email:** [**Peter.King@westpac.com.au**](mailto:Peter.King@westpac.com.au)

**8. Commonwealth Bank, Securitor: CEO: Matt Comyn, email:** [**MPComyn@cba.com.au**](./%3CMPComyn@cba.com.au%3E)

1. According to section 45 of the Commonwealth Competition and Consumer Act 2010, the guarantors are not permitted to act as a cartel but must be competitive when obligatorially and obligingly servicing the processing of the various amounts of moneys, due and processable under the still binding guarantee (all limitation issues were complied with in 1992) that each are able to process and issue non accruing moneys from the two sources available to each of them.
2. Each of the guarantors are available for any creditor or their bank to approach and demand that they process the appreciating, compliantly paid and witnessed as having been received moneys, so that they are more readily be able to be processed. Thus, each of the guarantors are obliged to do and some may choose to do more competitive arrangements than the others, if a creditor’s bank shops around.
3. It is presumed that none of the guarantors, except the sixth, knew what they were buying into when they bought in, (guarantor #5 even issued me a discreet and circumspect, Christmas Gift apology on behalf of AGC for Christmas 2003), as owners of the old AGC, which carried a guarantee, a legacy which they probably knew nothing about and which can now be of great value and recourse to them to them, if properly managed.

**The Process**

1. Each of the six guarantors and the securitor should be sent the payment email with the attachments that the creditor and their bank have been sent for the guarantor to process, strip the money of its appreciating interest and pay the money back as ‘static’ cash in return so that the creditor’s bank can easily process and apply to the debt as having come from the guarantor.
2. The guarantor, when it it receives the compliantly paid, undisputed store of value of some manner moneys is able to do one of three things with the moneys. It can either go on to claim of an earlier guarantor to make good the money to it as ‘static’ cash, or it can go way back in time to 1966, to the time of the Government Insurance Office, GIO’s, involvement in structuring my moneys received when I was 12 to be a recoverable loan with an underlying ‘shadow’ interest rate of 9.5% attached, and demand of the GIO, or its then or current owner, to exchange the appreciating moneys for ‘static’ cash to replenish its stock of ‘static’ cash from which it had promptly paid out a creditor or its bank. The GIO indicated to the Supreme Court in 1966, when one understands the two clues, that the moneys then being paid had a mechanism and a string (“these terms not to be disclosed”) attached which could be pulled, if I could later be induced to breach, and a determinable interest rate of 9.5% is in evidence as in operation on the 1966 payment, such that what I was receiving at age 12 was a loan to a minor and not a settlement at that time at all. The ‘settlement loan’ funds were earmarked for recovery and subject to being fetched back at a calculable time in the future, as happened on 23rd April 1990, when the gross settlement amount of the then “not to be disclosed” amount of $9,500 was fetched back off me by an instructed finance and investment recovery agent, Comer, acting for his instructing principal. As it had been found by the advance scout (Joseph) and the agent that I did not know the terms of settlement and could not breach, I was, 2 x 28 days later, provided with the said Deed on the calculated and predetermined date of June 18th 1990.
3. At one point, at an appearance of mine in the Supreme Court in 2012, a registrar of the Court observed “in the Deed is where you get your settlement”. It was not until I entered into the Deed of Engagement and Provision with its provision for “all moneys outstanding (t)hereunder that I finally obtained my delayed but accrued settlement whilst the instructing principal (AGC) was recovering the interest component of the 30-year loan by way of then-being-raised non-repayable ‘loan investments’ of my ‘next friend’ father and me, which were designed to be ‘non-repayable loans’ when recovery was denied, courtesy of the State of New South Wales by the application of the hastily withdrawn Credit Administration Act, 1984.
4. The six guarantors and the securitor can also draw upon the inexhaustible sea of reserves, which is the now my lawfully expropriated and attached reserve twelve, which I have provided by way of the ‘Corona war lien’. I took the ‘Corona war lien’ legally and lawfully and all i’s were dotted and t’s crossed so that when I took the said lien, and foreclosed at law, title to all funds passed at law and I was entitled, in the then prevailing circumstances at that time, to become the lawful owner of all the ‘enliened’ moneys and assets on the accrual basis of accounting that I had attached by way of an ‘idepai**get**b’ lien which I had taken. As all are equal before the law I could do that and I did that and I have made the funds available to any of the guarantors, since title has passed, to draw upon them to pluck out of the covert, clandestine and suspect accounts, wherever they may be, and transfer a nominated amount to a creditor’s bank, as a guarantor must perform under a guarantee for costs.
5. Hence, by either of the two methods, guarantors are able to process the moneys. The first guarantor recently, as a notice of appearance in my ASIC matter, on October 3rd 2020, made an offer to me to settle the whole matter and for it to take over all appreciating moneys, the second of two such attempts to acquire my ‘reserve one’ moneys. The offer was not acceptable and not accepted and there ensued a consequent default and attraction of a lien by the first guarantor. However the first guarantor had indicated that it was acting in the capacity of being a guarantor so the first, or any, guarantor can be approached by way of sending the accompanying eight paragraph request letter and for the processed appreciating electronic moneys to be returned to the creditor’s bank as conventional non- appreciating monies for easy application and settling of a debtor’s debt.
6. There are those who ascribe to the belief that my negotiable, appreciating, highly valuable Terms of Settlement, Court Ordered bank subsidiary guaranteed, legal tender moneys are merely the same as an electronic, or set off, promissory note and thus, allegedly, are unable to be electronically banked or transferred. If they are an electronic or set off promissory note they are digital promissory notes, notices, which are backed up by guarantees by six financial institutions, so being bank and financial industry backed promissory notes they are, legally, as good as bank cheques, particularly so if circuitously routed around through any of the co-guarantors by the banks of the creditors for resulting payment in ‘static’ cash. All a bank has to do is email this guarantor document and the accompanying e.f.t. document to any of the guarantors and, as their legal status in my matter stands as that of a guarantor, they must perform, as we have already witnessed in an October 3rd 2020 precedent by Deutschebank making an unsuccessful offer as a guarantor to settle. The unsuccessful offer by Deutschebank to settle feeds back to all related and previous listed parties as at-call guarantors. For further clarification about promissory notes and how they can be used as money, please visit: <https://seekingalpha.com/instablog/36191-lookingconfident/3896636-bank-loan-validity-doc-the-banker-and-the-attorney-promissory-notes>.
7. In order to make contact, the creditor and their bank should write to the CEO of any guarantor entity and simply forward this document and my accompanying eight paragraph payment request email and ask the guarantor to process the money and strip it of its interest rate and return the funds electronically back to the creditor’s bank.When you make contact with any or some or all of the guarantors please cc me in so I will know that you have made contact with which of the guarantors.
8. Thus far, to my knowledge, no one has forwarded the compliant equitable entitlement payment, which I have sent, to any of the six guarantors or the securitor for processing, as a guarantor is well able to do. If the guarantor has any questions they merely need to put them to me in writing and I will supply answers. I have advised the two sources of conventional funds above, one that I have secured at law by fitting due process, for any guarantor to simply exchange the appreciating moneys for conventional moneys, so there should be no problem. I would prefer the guarantors to draw from my attached and foreclosed-upon at law composite reserve 12 to immediately render the moneys as non-appreciating moneys which no longer appreciate at 40% per annum and which thus can be processed in the conventional way, **as will be presumed to have been done within 28 days of my sending of the first communique to a creditor.**
9. Any debtor or their bank can contact any or all of the guarantors who guarantor the moneys to have them proceed on their behalf and return the funds to them as easily processable ‘static cash’ moneys, and the debt is easily settled. When you make contact with any or some or all of the guarantors please cc me in so I will know that you have made contact with which of the guarantors.
10. I do not initiate contact with the guarantor for them to make my moneys processable for a creditor’s bank. The creditor’s bank can do that as the creditor has the right to hold the appreciating moneys, which appreciate at the provisioned and guarantored Deed interest rate of 40% per annum, and many creditors are doing just that and all doing so still have their moneys resident in their computers where they can be accessed and sent off to any of the guarantors. All guarantors, being co-guarantors in my matter, are able to fulfill the role of guarantor and process a sent portion of my guaranteed money back to a creditor’s bank and the debt therefore settled, as there are six guarantors and one securitor able to do just that, each most probably in different ways with access to different now attached ‘reserve twelve’ account moneys.
11. A creditor cannot sue a debtor or put a black mark against their name without including or having canvassed any or all of the guarantors and it is presumed that the Court will prefer payment of an inherent guarantor rather then an indigent debtor. In this way all debtors are relieved of any anxiety because the guarantors are the lightning rods that attract liability for money which is referable by a guarantor to GIO and its former owners, who may have recourse even further back, or fetch the sought after moneys and costs from the prodigious ‘reserve twelve’ which all guarantors have access to by way of my having attached the moneys, some of which they physically already hold in enliened, attached, illicit accounts such as the CCP and all its members and front organizations, all of which were rendered technically insolvent as of March 27th 2020. **I put any creditor’s bank and the guarantors on notice that all such suspect and known accounts holding such funds, as I have taken my blanket lien over and explicitly foreclosed upon at law, are now to be immediately frozen lest any bank holding such specified frozen moneys be held liable itself for such moneys.** The guarantors can immediately draw upon those attached and foreclosed-upon at law moneys as, at law, they have become mine and can be used to pay creditors with the assistance of the guarantors through whom the funds should be diverted so that they may be processed into conventional ‘static’ monies and returned to the creditor’s bank.
12. If there are such situations where a creditor is suing a debtor, the creditor should include all of the guarantors as the second to seventh defendants and me, as funds owner, as the eighth. If the creditor does not include all of the six guarantors and the one securitor and me then the debtor defendant may join all guarantors and me in the action. Costs will be visited upon the creditor if it has not canvassed all the guarantors for them to pay the debt at the pre-trial stage.
13. Any guarantor should make up a list of exposed suspect accounts, presumably the guarantors already have that information, and be given 14 days to pluck the moneys out and do the turnaround or it will be in default as the guarantors have access to the moneys and recourse to them from either of the two sources which I have cited. A guarantor should be able to complete the turnaround within 14, or at most, 28 days or the liability for the debt, henceforth, rests with the guarantor and not the former debtor who is indemnified, being relieved of final liability to the creditor as to the ‘static cash’ moneys. The former debtor is relieved of any further liability and free to repeat the process as many times as she or he likes as all this is merely a process which allows me to access my Court Order originating, Deed modified, guaranteed moneys in this way which the law provides and the law allows. A party is welcome to repeat the process ad infinitum as this is how we win the war and the debtor makes money, which can be saved in a bank, being a cashed up soldier in what is World War Three.
14. In recent months a 15% addition has been added to the first half of the payment after it was observed in a St George Bank case that when there was a prospect of more moneys coming through in the way of a larger loan it was indeed possible to process the money at bank level. Hence switching over to a larger loan led to the processing of the payment and so 15% is now added. If the 15% is not returned to me then by default the first half funds are deemed processed as the 15% is being kept for processing costs. In the case of the second half of the payment, since there may be some delay in realizing the money in some cases, the amount is doubled and out of this doubling of the moneys can come some further incentive to process, as can be done at branch level, because second half moneys from ‘reserve twelve’ do not appreciate at 40%. Presumably, there must be no processing programs that can allow for a mixing of appreciating moneys with moneys that do not appreciate and these moneys which do appreciate at 40% per annum cannot blend and it has been said for that reason, since there are no programs to process them, they cannot be processed but, at a practical level, when there was more money coming into the mix, we have seen processing does get done. As a final recourse, there are some of the obligated guarantors who are obliged to perform and provide the 'static' cash with recourse to either the first or second option available to them, as discussed, or recourse to an earlier, lower down guarantor.

**Outcome**

1. Upon the creditor’s bank having received an instruction for payment to the account of a debtor, it will be assumed that within fourteen days the creditor’s bank has instructed one or more guarantors to process the funds and return the processed, now conventional, moneys back to the creditor’s bank. After the fourteen days a second lot of fourteen days is allowed for the guarantor to process the appreciating funds and return them electronically, or by way of set off, as the case may be, back to the creditor’s bank so that at the end of 28 days it will be deemed that the creditor’s bank has received the funds back after the appreciating funds have been paid to it and so, after the 28, days it will be deemed that a creditor has been paid the conventional moneys back into its account, is it not the case? I ask under section 17.3 or the UCPR, (which otherwise we cannot see) and the debt, loan or mortgage will thus be deemed paid at the expiration of 28 days after the allegedly non-processable, appreciating, bank guaranteed funds have compliantly been paid to it by the funds owner, being myself.
2. The following attached letter is a letter that can be sent to any of the above CEO’s of the guarantors for them to perform processing and payment under the obligation of the guarantee that most of them have bought into, most likely without knowing.
3. Any creditor or their bank, or a bank who chooses not to approach any of the guarantors for payment, is estopped from further pursuit or suing or claiming any moneys owing in respect of the settled loan, debt or mortgage and regarded as adequately satisfied for electing or being unable to do so.
4. Now it can truly be said that it is illegal for your bank to no longer process my compliantly transferred money and sit on it while each appreciates each quarter (on the 18th of every third month of the year) and if they do they are liable to you for it - plus the quarterly interest.

Yours Sincerely

Dr David G Murphy

AM Common Law Reserves Charitybank Owner

Funds Owner

Mobile: 0419 605 365

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CREDITOR’S LETTER TO GUARANTORS

To the CEO

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1. I / we have been informed that your corporation is an inheritor of a non statute barred guarantee, given to a Dr David Gregory Murphy in 1990, for an appreciating amount of money and for all moneys outstanding under a Deed.
2. This guarantee was given to Dr Murphy on account of his not being the party who had breached his 1966 Terms of Settlement, when called upon to do so on April 23rd 1990, when he was approached by an in-evidence instructed agent of the Australian Guarantee Corporation, AGC, and his scout to recover Dr Murphy’s 1966 Sydney Supreme Court ordered gross settlement moneys, which had been also the subject of a Supreme Court Terms of Settlement.
3. Since he was not the party to breach when called upon to do so and the agent’s instructing principal, ipso facto, was the party who performed the breach, he was rendered the said Deed, as a means of settling outstanding moneys raised in the preceding two months (23.4.90-17.6.90), with a provision for the two various categories of amounts outstanding, should he not default under the Deed, which he did not. The Deed, (though not a Deed of Guarantee), was accompanied that day by a guarantee given by the aptly named Australian Guarantee Corporation, AGC, by way of announcement of that fact, entry upon his Credit Reference Report, upon its receipt of its copy, in respect of all that was capable of guarantee in the said Deed, inclusive of “all moneys outstanding (t)hereunder) and an interest rate of 40% per annum at quarterly rests.
4. As of September 18th 2021, Dr Murphy’s ‘Reserve 1’ perpetuity will have enjoyed 125 compounding quarterly rests of 10% per quarter. This 10% compounding per quarter growth also applies to the more conventional Reserve 2 being the more then immediate “all monies outstanding” under the 1990 Deed loan investments AGC was hawking through Comer, to have me fund through my then 10 credit cards, caught by the Credit Administration Act 1984, and reserves 4, 25 years of legal expenses, and, reserves 5 and 6: property investment loss provisions. All these can equally be drawn upon circuitously, through the guarantors, as back up equitable collateral to ‘Reserve 1’ to draw upon for the paying of debts, loans and mortgages from my other equally guaranteed reserves moneys. Reserves 2, 4, 5 and 6 I largely consider as the considerations that was forced to part with in order to obtain the perpetuities that are reserves 1 and 10 and learn the lego-battle skills to lawfully acquire the composite reserve 12 by way of an aptly and fortuitously timed invited successful war-lien.
5. These negotiable, guaranteed, equitable entitlement moneys the settlement creditor has managed since 1990 and he is the owner of the moneys available to him to use to perform such tasks as paying a debt, even if it is not his, so that he may be able to access his moneys in the form of more liquid non appreciating moneys, should he so wish.
6. Dr Murphy has, in compliance with the Electronic Transactions Act of 2000, or by way of set off, paid me as a creditor in respect of moneys owed to me by a debtor and these moneys, although a minute fragment of his guaranteed, negotiable, appreciating overall moneys, have similarly appreciated at the guaranteed Deed rate of interest of 40% per annum. Since the moneys are appreciating at this rate of 40% per annum, at quarterly rests, 10% per quarter, they do not mix with other non appreciating, ‘static cash’ moneys and so the receiving banks report they have difficulty in processing the appreciating funds.
7. Hence, I / we are approaching you as one of six guarantors or the one securitor to make good on the guaranteed moneys which issue from the 1990 guarantee which you have inherited from the predecessor AGC, from the times when, if my current case is typical, AGC and other finance companies (e.g. Custom Credit) were approaching litigants, who had settled out of court on “terms not to be disclosed” (in 2002 I obtained a release from this term), decades later to evidence and engineer an induced and artificial breach of their terms (3 & 7) so that parallel recoveries could commence, which took place, which would yield a minimum interest return on outlay ($7,931) of 1,665% over 30 years.
8. In the current case the settlement creditor, Dr Murphy, then 12 in June 1966, was not the party who actually breached the terms when he was later 36, in June 1990, and so remains the owner of his equitable entitlement moneys, which are appreciating at 40% per annum at quarterly rests, from which he can pay to the accounts of others, to their creditors accounts, for their banks to process and apply to the debt to access in one of the five ways the law provides and the law allows for him to access his money as ‘static’ cash, by helping others with their debts or purchases.
9. In the matter at hand, as you are an inheritor of the guarantee, one of seven, given to him for not being the party who breached, and lest there be a fraud upon him and his family and a licence be at risk, please process the moneys, (by way of one of the two methods described above) and pay them back to the creditor’s bank electronically, as is your duty as a guarantor. Dr Murphy has provided details of two avenues of recourse open to you for you to fetch moneys for you to be able to ably perform your duties as a guarantor and not be out of pocket and maybe even get to keep the remaining 40% component, until the moneys no longer qualify as “all moneys outstanding hereunder” as is referred to the appreciating moneys in the Deed.
10. As a guarantor, please process within fourteen days and return and advise of any costs, although you should be remunerated by way of your dealing with the 40% whilst moneys remain “outstanding hereunder”.

Yours Sincerely

*First reply to reply to me.*

*Thank you for your quick response as to how to proceed in relation to our guarantors who, being guarantors, are obliged to process and pay you the money at my direction in the amount of my EFT notice if ANZ does not or cannot process negotiable, guaranteed, common law, equitable entitlement moneys.*

*(The guarantors' obligation to pay at my direction, so that I can access my moneys, arises from their predecessor AGC's future guarantor binding undertaking, given to me on June 18th 1990, arising from AGC's then practice of approaching litigants who had settled out of court on "terms not to be disclosed" in the 1960's to recover their payouts 30 years later by way of an induced breach, for a profit to them of 1,665%. Since I was not the party who in fact breached, the Terms I was duly rendered the guarantee by AGC for all my moneys outstanding and can now use my guaranteed moneys to pay the debts of others from my guaranteed moneys.)*

*1) Please note paragraphs 26 - 28.*

*2) Please follow up with ANZ and see that they are processing the negotiable guaranteed equitable entitlement payment moneys paid to you/them from my common law ‘reserve one’.*

*3) If they are not, then please forward both parts, paragraph 1 - 28 and CREDITOR’S LETTER TO GUARANTORS, in the email I just sent you, (again attached) with a copy of this email and any covering email of your own composition for any of the guarantors to process the moneys as a guarantor in consequence of AGC’s GTR declaration of 18.6.1990, which by implication commits the guarantors to guarantor my moneys.*

*4) As we have a number of implicated guarantors at call for my moneys, they are responsible for all loans, debts or mortgage moneys that I am approached to pay out as guarantors of my moneys due to AGC's undertaking to me.*

*5) Please cc me in on your email to any or all of the guarantors whose CEO's email addresses are listed at paragraph 9.*

*6) Please ring me if you have further questions.*

*Dr David Murphy*

*Funds Owner and Paying Party*

*0419 605 365*