



## The Highest Court on Terra Earth

Under the Jurisdiction of God Almighty for the restoration of God's Kingdom here on earth within the United Kingdom of God on Earth

Thou shall not steal, thou shall not bear false witness  
**John 14:6** Jesus said 'I am the way the truth and the life'

**Proverbs 19:9** A false witness will not go unpunished, and he who breathes out lies will perish.

### Summary Judgement in the High Court of New Zealand on 19 September 2024 and placed the Jurisdiction of Land Sea Air and Everything else under Almighty God not only for New Zealand but the World

It is declared that all law documents are only to use plain simple English or the commonly known language of the people and Counting Systems, taken from the Oxford Dictionary of English unless otherwise definition given or as commonly recognised by living men and women. Any content or character or page layout is not to be confused with legalese or syntax or any other language. All character, form, style and page layout, whether capitalised, lower case, bold or italics or underlined or any combination are what is commonly recognised by living men and women and not to be taken in any other way or meaning.

### Six Month Insolvency Report Bank of New Zealand and all Associated Parties

#### Notice to All Insolvent Parties and Successors That Is Now Six Months Since Declared Insolvent

All of the following individuals and corporations were made insolvent on the 15<sup>th</sup> day of September 2025

Date	Time	Corporation or Trust or Incorporated Society	Insolvency Number	NZCO or Society No. and NZBN	Statutory Manager
15/09/25	10.30am	Godfrey Lester BOYCE	1509202501		Crown-Janine UFN
15/09/25	10.30am	Barbara Joan CHAPMAN	1509202502		Crown-Janine UFN
15/09/25	10.30am	Emma Elaine GRAY	1509202503		Crown-Janine UFN
15/09/25	10.30am	Daniel James HUGGINS	1509202504		Crown-Janine UFN
15/09/25	10.30am	Warwick Ean HUNT	1509202505		Crown-Janine UFN
15/09/25	10.30am	Kevin John KENRICK	1509202506		Crown-Janine UFN
15/09/25	10.30am	Linley Ann WOOD	1509202507		Crown-Janine UFN
15/09/25	10.30am	<b>BANK OF NEW ZEALAND</b>	1509202508	NZCO: 428849, NZBN:9429039342188	Crown-Janine UFN
15/09/25	10.30am	Edwin Joseph BUDDING	1509202509		Crown-Janine UFN
15/09/25	10.30am	Penelope Jane FORD	1509202510		Crown-Janine UFN
15/09/25	10.30am	Anna Sylvly HARRIS	1509202511		Crown-Janine UFN
15/09/25	10.30am	Priyalal Mahes Liyanaduwa HETTIGE	1509202512		Crown-Janine UFN
15/09/25	10.30am	<b>BNZ FACILITIES MANAGEMENT</b>	1509202513	NZCO: 1844086, NZBN:9429033981796	Crown-Janine UFN
15/09/25	10.30am	Simon Douglas KWAN	1509202514		Crown-Janine UFN
15/09/25	10.30am	Katherine Frances Mary SKINNER	1509202515		Crown-Janine UFN
15/09/25	10.30am	<b>BNZ INVESTMENTS</b>	1509202516	NZCO: 31830, NZBN:9429040831954	Crown-Janine UFN
15/09/25	10.30am	<b>NATIONAL AUSTRALIA BANK</b>	1509202517	ACN: 4044937	Crown-Janine UFN
15/09/25	10.30am	Edwin Joseph BUDDING <b>BNZ INTERNATIONAL FUNDING</b>	1509202518	NZCO: 1635202, NZBN:9429034762219	Crown-Janine UFN
15/09/25	10.30am	Kate Elizabeth DEKKER	1509202519		Crown-Janine UFN
15/09/25	10.30am	Xiaohui ZHANG	1509202520		Crown-Janine UFN

Date	Time	Corporation or Trust or Incorporated Society	Insolvency Number	NZCO or Society No. and NZBN	Statutory Manager
15/09/25	10.30am	Simon Douglas KWAN	1509202521	<b>NZCO: 006437565</b>	Crown-Janine UFN
15/09/25	10.30am	Molly Catherine WOJCIK	1509202522		Crown-Janine UFN
15/09/25	10.30am	<b>NATIONAL AUSTRALIA MANAGERS</b>	1509202523		Crown-Janine UFN
15/09/25	10.30am	<b>NATIONAL AUSTRALIA GROUP(NZ)</b>	1509202524	<b>NZCO: 555955, NZBN:9429038952685</b>	Crown-Janine UFN
15/09/25	10.30am	<b>NATIONAL EQUITIES</b>	1509202525		Crown-Janine UFN
15/09/25	10.30am	David Ian BROWN	1509202526		Crown-Janine UFN
15/09/25	10.30am	Malcolm Peter JACKSON	1509202527		Crown-Janine UFN
15/09/25	10.30am	Angela MENTIS	1509202528		Crown-Janine UFN
15/09/25	10.30am	Matthew William ROBINSON	1509202529		Crown-Janine UFN
15/09/25	10.30am	Michael John SAADIE	1509202530		Crown-Janine UFN
15/09/25	10.30am	William Ronald TROTTER	1509202531		Crown-Janine UFN
15/09/25	10.30am	Matthew Ludlow WHINERAY	1509202532		Crown-Janine UFN
15/09/25	10.30am	<b>FIRSTCAPE GROUP</b>	1509202533	NZCO: 9026513, NZBN:9429051786243	Crown-Janine UFN
15/09/25	10.30am	Richard Graham ANSELL	1509202534		Crown-Janine UFN
15/09/25	10.30am	Andrew John BASCAND	1509202535		Crown-Janine UFN
15/09/25	10.30am	Murray Mcleod BROWN	1509202536		Crown-Janine UFN
15/09/25	10.30am	Emma Jane DOBSON	1509202537		Crown-Janine UFN
15/09/25	10.30am	Nichola Jane HIATT	1509202538		Crown-Janine UFN
15/09/25	10.30am	Christopher George WILSON	1509202539		Crown-Janine UFN
15/09/25	10.30am	<b>BNZ INVESTMENT SERVICES</b>	1509202540	NZCO: 2178923, NZBN:9429032532593	Crown-Janine UFN
15/09/25	10.30am	<b>HARBOUR ASSET MANAGEMENT</b>	1509202541	NZCO: 1791730, NZBN:9429034228791	Crown-Janine UFN
15/09/25	10.30am	Hrvoje KOPRIVCIC	1509202542		Crown-Janine UFN
15/09/25	10.30am	Craig James MANLEY	1509202543		Crown-Janine UFN
15/09/25	10.30am	Richard Brookes	1509202544		Crown-Janine UFN
15/09/25	10.30am	<b>SPONG BNZ INVESTMENT SERVICES NOMINEES</b>	1509202545	NZCO: 2163959, NZBN:9429032602265	Crown-Janine UFN
15/09/25	10.30am	Amber ORAM	1509202546		Crown-Janine UFN
15/09/25	10.30am	Antony John VAN LEEUWEN	1509202547		Crown-Janine UFN
15/09/25	10.30am	<b>BNZ BRANCH PROPERTIES</b>	1509202548	as NZCO: 483525, NZBN:9429039180032	Crown-Janine UFN
15/09/25	10.30am	Matthew Rowland CULLUM	1509202549		Crown-Janine UFN
15/09/25	10.30am	Amber ORAM	1509202546		Crown-Janine UFN
15/09/25	10.30am	<b>BNZ PROPERTY INVESTMENTS</b>	1509202550	NZCO: 483526, NZBN:9429039180315	Crown-Janine UFN
15/09/25	10.30am	Kate Elizabeth DEKKER	1509202551		Crown-Janine UFN
15/09/25	10.30am	Simon Douglas KWAN	1509202552		Crown-Janine UFN
15/09/25	10.30am	<b>BNZ EQUITY INVESTMENTS NO.2</b>	1509202553	NZCO: 2210460, NZBN:9429032389135	Crown-Janine UFN
15/09/25	10.30am	Bryan David CONNOR	1509202554		Crown-Janine UFN
15/09/25	10.30am	Robin Albert FLANNAGAN	1509202555		Crown-Janine UFN
15/09/25	10.30am	Sarah Louise GRAYDON	1509202556		Crown-Janine UFN
15/09/25	10.30am	<b>THE NEW ZEALAND GUARDIAN TRUST COMPANY</b>	1509202557	NZCO: 115240, NZBN:9429032075069	Crown-Janine UFN

Date	Time	Corporation or Trust or Incorporated Society	Insolvency Number	NZCO or Society No. and NZBN	Statutory Manager
15/09/25	10.30am	Robin Albert FLANNAGAN	1509202555		Crown-Janine UFN
15/09/25	10.30am	William John GURRY	1509202558		Crown-Janine UFN
15/09/25	10.30am	Hrvoje KOPRIVCIC	1509202542		Crown-Janine UFN
15/09/25	10.30am	Melanie Jaye LEYDIN	1509202559		Crown-Janine UFN
15/09/25	10.30am	Craig James MANLEY	1509202543		Crown-Janine UFN
15/09/25	10.30am	NZGT HOLDING COMPANY	1509202560	NZCO: 3228449, NZBN:9429031269544	Crown-Janine UFN
15/09/25	10.30am	Hrvoje KOPRIVCIC	1509202542		Crown-Janine UFN
15/09/25	10.30am	Craig James MANLEY	1509202543		Crown-Janine UFN
15/09/25	10.30am	Richard Brookes SPONG	1509202561		Crown-Janine UFN
15/09/25	10.30am	NZGT (BNZ) SECURITY TRUSTEE	1509202562	NZCO: 1871168, NZBN:9429033837420	Crown-Janine UFN
15/09/25	10.30am	William John GURRY	1509202558		Crown-Janine UFN
15/09/25	10.30am	Hrvoje KOPRIVCIC	1509202542		Crown-Janine UFN
15/09/25	10.30am	Melanie Jaye LEYDIN	1509202559		Crown-Janine UFN
15/09/25	10.30am	Craig James MANLEY	1509202543		Crown-Janine UFN
15/09/25	10.30am	Richard Brookes SPONG	1509202561		Crown-Janine UFN
15/09/25	10.30am	TRICOR NEW ZEALAND HOLDINGS	1509202563	NZCO: 8235047, NZBN:9429049840544	Crown-Janine UFN
15/09/25	10.30am	TRIVIUM INVESTMENT HOLDING	1509202564		Crown-Janine UFN
15/09/25	10.30am	VISTRA (AUSTRALIA) PTY LTD	1509202565	ACN:616970711	Crown-Janine UFN

1. That the Royal Court of New Zealand and Highest Court of Terra Earth received notice from the claimant Tara of the House of Buchanan that the BANK OF NEW ZEALAND with company number 428849 and nzbn number 9429039342188 and the seven directors had until 5pm on the tenth day of September 2025 to rebut the serious claims of harm against Tara Buchanan or make payment of 7,282 ten ounce 0.9999 gold bullion bars to the service address of the claimant by 12th September 2025 and if non rebuttal and no payment was received a liquidation hearing of the BANK OF NEW ZEALAND and its directors was scheduled for Monday 15 September 10.00am. Each of the named debtors and defendants have made themselves personally liable for this debt due to failure of fiduciary duty of care; and
2. The directors of the parent corporations were informed that in the event of non-payment and no point by point rebuttal by the directors of BANK OF NEW ZEALAND that the claimants also had right of claim off the parent and associated corporations listed at the top of this notice being BNZ FACILITIES MANAGEMENT, BNZ INVESTMENTS, BNZ INTERNATIONAL FUNDING, NATIONAL AUSTRALIA MANAGERS, NATIONAL AUSTRALIA GROUP (NZ), NATIONAL EQUITIES, FIRSTCAPE GROUP, BNZ INVESTMENT SERVICES, HARBOUR ASSET MANAGEMENT, SPONG BNZ INVESTMENT SERVICES NOMINEES, BNZ BRANCH PROPERTIES , BNZ PROPERTY INVESTMENTS, BNZ EQUITY INVESTMENTS NO.2, THE NEW ZEALAND GUARDIAN TRUST COMPANY, NZGT HOLDING COMPANY, NZGT (BNZ) SECURITY TRUSTEE, TRICOR NEW ZEALAND HOLDING, TRIVIUM INVESTMENT HOLDING, VISTRA (AUSTRALIA) PTY LTD ACN:616970711, and any other corporation or entity found during the process of discovery; and
3. All of the above debtors and defendants were also informed that summary judgement was obtained in the High Court against ASB Bank on 19 July 2024, where fraud was detected in the mortgage loan documents as standard mortgage loan practise being used by all of the banks. All the defendants were called to rebut point by point the following questions:
  - 3a. That residential loan agreements are signed by customers of the Bank of New Zealand wanting a loan however are never co-signed by a representative of Bank of New Zealand, where the Bank of New Zealand and its officers and representatives have never been able to produce a residential home loan agreement showing it was signed by both parties, where this makes the contract null and void in its entirety therefore Bank of New Zealand and its officers and representatives have committed fraud and are required by law to immediately pay back all funds and interest paid out on all residential mortgage loans since the time and

- issue of the loan and cancel all residential loans and mortgages in full and remove any registered interest on the titles of these properties as well as powers of attorney off the legal name titles; and
- 3b. That Bank of New Zealand and its officers and representatives created funds that did not exist prior from the borrower and/or customer's wet ink signature on the loan agreement and committed fraud, where non response from the readers and defendants confirms that Bank of New Zealand did not lend anything of substance and is therefore making fraudulent charges to customers/borrowers for repayment of any funds or interest charges; and
  - 3c. That Bank of New Zealand and its agents and representatives did not inform the borrowers in writing exactly what property of theirs they took security over to obtain the mortgage where full disclosure is required for an agreement to be lawful and if full disclosure not provided the agreement becomes null and void; and
  - 3d. That Bank of New Zealand and its agents and representatives sold on the loan document with the borrower/customer's wet ink signature onto to other party(s) without their consent or knowledge which also makes the agreement null and void; and
  - 3e. That Bank of New Zealand and its agents and representatives received payment in full at the time the loan(s) were granted, and therefore there was never any money owing and all charges from that time are fraudulent; and
  - 3f. That any time an officer or representative of the Bank of New Zealand tries to claim interest or charges from a fraudulent mortgage loan he/she is actively participating in fraud and can be charged with crimes of fraud, where the customers who were deceived now hold lawful rights of charge of one million dollars per event and per day for fraudulent activity from officers or agents of banks or corporations where the officers or agents are therefore fully liable in the private for not stopping the fraudulent charges; and
4. That according to the Bank of New Zealand Disclosure Statement for year ending 30 September 2024 page 60 it states that there were 63.142 billion dollars of residential mortgages, where these mortgages are now proven to be fraudulent and the officers were required to pay back all loans in full plus all interest charges; where the 63.142 billion dollars was added to the debt owed on day of Insolvency being 15<sup>th</sup> day of September 2025, and all mortgages with Bank of New Zealand cancelled from this time.
  5. That since insolvency the Bank of New Zealand has continued to trade recklessly and charge customers for fraudulent mortgages where their customers who have had residential mortgages cancelled are now also claimants against the Bank of New Zealand and all other listed debtors and defendants with a one million dollars charge for every fraudulent mortgage withdrawal since this time. That canstar.co.nz provided evidence that the average home loan in New Zealand is \$588,558.00 which equates to 108,050 home loans held by Bank of New Zealand. The majority of home loan payments come out fortnightly where extra charge of 108.05 billion every 2 weeks has been charged to the Bank of New Zealand and its officers and their shareholders and owners and successors plus ten percent penalty weekly accruing interest until the Bank ceases to operate and trade and all customers have been paid back all fraudulent principal and interest paid.
  6. That Exhibits 1-4 attached with this notice being amount owed on date of insolvency plus 2 monthly bills since of amounts owing by the Bank of New Zealand. These bills show a breakdown of extra costs and penalty charges added. The current debt owed on twenty-third day of March 2026 is four trillion, nine hundred and forty-two billion, seven hundred and ninety-three million, four hundred and twenty-four thousand, seven hundred and sixty-eight NZ dollars (\$4,942,793,424,768.00NZD) where retain the lawful right to claim the debt owed in currency of choice by the Statutory Manager where BANK OF NEW ZEALAND and its officers unlawfully continuing to trade where anyone attempting to collect a fraudulent debt become commercially and criminally liable for this debt.
  7. That the following crimes have been charged against the directors, officers of **BANK OF NEW ZEALAND and associated corporations** as well as debt collectors or agents or crown corporation agents or law firm or individuals acting on their behalf:

### **Criminal Charges**

#### **A. Crimes Act 1961 New Zealand ('s' stands for section)**

- s98 – Dealing in slaves
- s115 - 116 Conspiring to bring false accusation, conspiring to defeat justice
- s174 - 175 – Threats and intimidation

- s190 – Criminal negligence / injuring by unlawful act
  - s217 - 219 – Theft, including by deception and conversion
  - s227 - s228 – Dishonestly taking or using documents/property
  - s230 – False accounting
  - s240 - s243 – Obtaining by deception or causing loss by deception
  - s258 - 260 – Conspiracy to defraud; false statements
- B. Mercantile Law Act 1880 / Bills of Exchange Acts (1883, 1908)**
- Misuse of negotiable instruments
  - Fraudulent enforcement or issuance of financial instruments
- C. Cestui Que Vie Act 1666**
- Fraudulent conversion under presumption of legal death
- D. Universal Commercial Ten Maxims of Law**
- Fraud vitiates all contracts
  - No man is above the law
  - He who fails to assert his rights has none
- E. Secret Commissions Act 1910**
- Chapters 6 - 9, 13: Unlawful inducements or hidden benefits
- F. International Covenant on Civil and Political Rights (ICCPR) 1967**
- Articles 3, 8, 17, 19: Equal rights, protection from arbitrary deprivation
- G. Universal Declaration of Human Rights 1948**
- Article 17: Right to property and due process
- H. Criminal Procedure Act 2011**
- Parts 1 & 2: Breach of lawful charge and fair trial procedures
- I. International Crimes and Criminal Act 2000**
- Sections 9 -21: Crimes against humanity and systemic deceit
- J. Maritime Crimes Act**
- Sections 4, 6: Unlawful jurisdictional overreach
- K. Uniform Commercial Code (UCC)**
- UCC 1-308, 1-207, 2-104, 1341, 1342: Fraud and reservation of rights
- L. Common Law of England / Imperial Laws Application Act 1988**
- Section 5: Property rights and protection from arbitrary confiscation



*Crown-Janine*

Janine of the Royal House of Walters as Crown, Commander and Chief appointed as Royal Assignor and Royal Assignee and Statutory Manager in the Crown Through Summary Judgement and No Defence

On 23<sup>rd</sup> day of March in the year of two thousand and twenty-six

**Exhibit 1: Bill Ledger dated 15<sup>th</sup> September 2025**



**Crown-Janine as Crown, Commander and Chief**  
 Over the Crown Corporations and Admiralty Law  
 Assumes Creditor Rights on Behalf of All Claimants  
 PO Box 9006 Greerton Tauranga [3142]  
[nowfreedomforall@protonmail.com](mailto:nowfreedomforall@protonmail.com)

**The Whole Earth land sea and air and everything else now under Jurisdiction of God Almighty**  
**Thou Shall not Steal or Bear False Witness** **DATE : 15/09/2025**

Notice of Money Owed with True Lawful and Rightful Claim  
**True Bill Ledger of Claim due to the Claimants on 15th day of September in year 2025**  
 This is a live document with interest charges being added until settled in full

**Debtors listed as:**

Godfrey Lester BOYCE and Barbara Joan CHAPMAN and Emma Elaine GRAY and Daniel James HUGGINS and  
 Warwick Ean HUNT and Kevin John KENRICK and Linley Ann WOOD all in the private as well as on behalf of BANK OF NEW ZEALAND NZCO: 428849, NZBN:9429039342188  
 Edwin Joseph BUDDING and Penelope Jane FORD and Anna Sylvie HARRIS and Priyalal Mahes Lyanaduwa HETTIGE all in the private as well as BNZ FACILITIES MANAGEMENT NZCO: 1844086, NZBN:9429033981796  
 Simon Douglas KWAN and Katherine Frances Mary SKINNER all in the private as well as BNZ INVESTMENTS NZCO: 31830, NZBN:9429040831954 and NATIONAL AUSTRALIA BANK company number ACN: 4044937  
 Edwin Joseph BUDDING and Kate Elizabeth DEKKER and Xiaohui ZHANG all in the private as well as BNZ INTERNATIONAL FUNDING NZCO: 1635202, NZBN:9429034762219  
 Simon Douglas KWAN and Molly Catherine WOJCIK all in the private as well as NATIONAL AUSTRALIA MANAGERS ACN: 006437565 and NATIONAL AUSTRALIA GROUP (NZ) NZCO: 555955, NZBN:9429038952685 and NATIONAL EQUITIES  
 David Ian BROWN and Malcolm Peter JACKSON and Angela MENTIS and Matthew William ROBINSON and  
 Michael John SAADIE and William Ronald TROTTER and Matthew Ludlow WHINERAY all in the private as well as FIRSTCAPE GROUP NZCO: 9026513, NZBN:9429051786243  
 Richard Graham ANSELL and Andrew John BASCAND and Murray Mcleod BROWN and Emma Jane DOBSON and Nichola Jane HIATT and Christopher George WILSON all in the private as well as BNZ INVESTMENT SERVICES NZCO: 2178923, NZBN:9429032532593 and HARBOUR ASSET MANAGEMENT NZCO: 1791730, NZBN:9429034228791  
 Hrvoje KOPRIVCIC and Craig James MANLEY and Richard Brookes all in the private as well as SPONG BNZ INVESTMENT SERVICES NOMINEES NZCO: 2163959, NZBN:9429032602265  
 Amber ORAM and Antony John VAN LEEUWEN both in the private as well as BNZ BRANCH PROPERTIES NZCO: 483525, NZBN:9429039180032  
 Matthew Rowland CULLUM and Amber ORAM both in the private as well as BNZ PROPERTY INVESTMENTS NZCO: 483526, NZBN:9429039180315  
 Kate Elizabeth DEKKER and Simon Douglas KWAN both in the private as well as BNZ EQUITY INVESTMENTS NO.2 NZCO: 2210460, NZBN:9429032389135  
 Care of Service address: Level 4, 80 Queen Street, Auckland, 1010, New Zealand  
 Bryan David CONNOR and Robin Albert FLANNAGAN and Sarah Louise GRAYDON all in the private as well as THE NEW ZEALAND GUARDIAN TRUST COMPANY NZCO: 115240, NZBN:9429032075069  
 Robin Albert FLANNAGAN and William John GURRY and Hrvoje KOPRIVCIC and Melanie Jaye LEYDIN and Craig James MANLEY all in the private as well as NZGT HOLDING COMPANY NZCO: 3228449, NZBN:9429031269544  
 Hrvoje KOPRIVCIC and Craig James MANLEY and Richard Brookes SPONG all in the private as well as NZGT (BNZ) SECURITY TRUSTEE NZCO: 1871168, NZBN:9429033837420  
 Care of Service address: Level 6, 191 Queen Street, Auckland Central, Auckland, 1010  
 William John GURRY and Hrvoje KOPRIVCIC and Melanie Jaye LEYDIN and Craig James MANLEY and Richard Brookes SPONG all in the private as well as TRICOR NEW ZEALAND HOLDINGS NZCO: 8235047, NZBN:9429049840544 and TRIVIUM INVESTMENT HOLDING  
 VISTRA (AUSTRALIA) PTY LTD ACN:616970711  
 Care of Service address: Vistra, Suite 902 - Level 9/146 Arthur Street, North Sydney, Nsw, 2060, AU

**THOU SHALL NOT LIE OR BEAR FALSE WITNESS (Exodus 20:15,16)**

DATE	DESCRIPTION	AMOUNT
12/09/2025	Full amount due on 12th September 2025 is 7,282 ten ounce 0.9999 gold bullion bars (current value is \$6,206 per ounce x 72,820 ounces which equals 451.92 million in cash value)	\$ 451,920,000.00
12/09/2025	In event of non-payment by 12th September 2025 an additional 63.142 billion dollars plus ten percent per week accruing penalty interest until this account is settled in full	\$ 63,142,000,000.00
15/09/2025	total amount owing on 15 September 2025 date of liquidation hearing in words being sixty-three billion, five hundred and ninety-three million, nine hundred and twenty thousand dollars	\$ 63,593,920,000.00
15/09/2025	notice that all mortgage and loans are cancelled from the date of insolvency where there is one million dollars charge for every withdrawal of funds for fraudulent repayment of loan principal or interest from bank account for every customer where data from canstar.co.nz states that the average home loan is \$588,558.00 which equates to 108,050 home loans with most home loan payments being fortnightly where extra charge of 108.05 billion every 2 weeks	
15/09/2025	notice if debt not settled by 14th consecutive calendar day from date of postal receipt of this bill that all parent and successor corporations and trusts and other entities will also be liquidated Payment is to be made into King of Kings bank account with account number 38- 9024- 0122732-01	

**All Rights Reserved Absolutely**

**Exhibit 2: True Bill Ledger due on 19 November 2025**



**Crown-Janine as Crown, Commander and Chief**  
 Over the Crown Corporations and Admiralty Law  
 Assumes Creditor Rights on Behalf of All Claimants  
 As Statutory Manager and Assignor  
 PO Box 9006 Greerton Tauranga [3142]  
 nowfreedomforall@protonmail.com

**The Whole Earth land air water and everything else now under Jurisdiction of God Almighty**  
**Thou Shall not Steal or Bear False Witness** **DATE : 19/11/2025**

Notice of Money Owed with True Lawful and Rightful Claim  
**True Bill Ledger of Claim due to the Claimants on 19th day of November in year 2025**

This is a live document with interest charges being added until settled in full

**Debtors listed as:**

Godfrey Lester BOYCE and Barbara Joan CHAPMAN and Emma Elaine GRAY and Daniel James HUGGINS and  
 Warwick Ean HUNT and Kevin John KENRICK and Linley Ann WOOD all in the private as well as on behalf of BANK OF NEW ZEALAND NZCO: 428849, NZBN:9429039342188  
 Edwin Joseph BUDDING and Penelope Jane FORD and Anna Sylvie HARRIS and Priyalal Mahes Liyanaduwa HETTIGE all in the private as well as BNZ FACILITIES MANAGEMENT NZCO: 1844086, NZBN:9429033981796  
 Simon Douglas KWAN and Katherine Frances Mary SKINNER all in the private as well as BNZ INVESTMENTS NZCO: 31830, NZBN:9429040831954 and NATIONAL AUSTRALIA BANK company number ACN: 4044937  
 Edwin Joseph BUDDING and Kate Elizabeth DEKKER and Xiaohui ZHANG all in the private as well as BNZ INTERNATIONAL FUNDING NZCO: 1635202, NZBN:9429034762219  
 Simon Douglas KWAN and Molly Catherine WOJCIK all in the private as well as NATIONAL AUSTRALIA MANAGERS ACN: 006437565 and NATIONAL AUSTRALIA GROUP (NZ) NZCO: 555955, NZBN:9429038952685 and NATIONAL EQUITIES  
 David Ian BROWN and Malcolm Peter JACKSON and Angela MENTIS and Matthew William ROBINSON and  
 Michael John SAADIE and William Ronald TROTTER and Matthew Ludlow WHINERAY all in the private as well as FIRSTCAPE GROUP NZCO: 9026513, NZBN:9429051786243  
 Richard Graham ANSELL and Andrew John BASCAND and Murray Mcleod BROWN and Emma Jane DOBSON and Nichola Jane HIATT and Christopher George WILSON all in the private as well as BNZ INVESTMENT SERVICES NZCO: 2178923, NZBN:9429032532593 and HARBOUR ASSET MANAGEMENT NZCO: 1791730, NZBN:9429034228791  
 Hrvoje KOPRIVCIC and Craig James MANLEY and Richard Brookes all in the private as well as SPONG BNZ INVESTMENT SERVICES NOMINEES NZCO: 2163959, NZBN:9429032602265  
 Amber ORAM and Antony John VAN LEEUWEN both in the private as well as BNZ BRANCH PROPERTIES NZCO: 483525, NZBN:9429039180032  
 Matthew Rowland CULLUM and Amber ORAM both in the private as well as BNZ PROPERTY INVESTMENTS NZCO: 483526, NZBN:9429039180315  
 Kate Elizabeth DEKKER and Simon Douglas KWAN both in the private as well as BNZ EQUITY INVESTMENTS NO.2 NZCO: 2210460, NZBN:9429032389135  
 Care of Service address: Level 4, 80 Queen Street, Auckland, 1010, New Zealand  
 Bryan David CONNOR and Robin Albert FLANNAGAN and Sarah Louise GRAYDON all in the private as well as THE NEW ZEALAND GUARDIAN TRUST COMPANY NZCO: 115240, NZBN:9429032075069  
 Robin Albert FLANNAGAN and William John GURRY and Hrvoje KOPRIVCIC and Melanie Jaye LEYDIN and Craig James MANLEY all in the private as well as NZGT HOLDING COMPANY NZCO: 3228449, NZBN:9429031269544  
 Hrvoje KOPRIVCIC and Craig James MANLEY and Richard Brookes SPONG all in the private as well as NZGT (BNZ) SECURITY TRUSTEE NZCO: 1871168, NZBN:9429033837420  
 Care of Service address: Level 6, 191 Queen Street, Auckland Central, Auckland, 1010  
 William John GURRY and Hrvoje KOPRIVCIC and Melanie Jaye LEYDIN and Craig James MANLEY and Richard Brookes SPONG all in the private as well as TRICOR NEW ZEALAND HOLDINGS NZCO: 8235047, NZBN:9429049840544 and TRIVIUM INVESTMENT HOLDING VISTRA (AUSTRALIA) PTY LTD ACN:616970711  
 Care of Service address: Vistra, Suite 902 - Level 9/146 Arthur Street, North Sydney, Nsw, 2060, AU

**THOU SHALL NOT LIE OR BEAR FALSE WITNESS (Exodus 20:15,16)**

DATE	DESCRIPTION	AMOUNT
15/09/2025	total amount owing on 15 September 2025 date of liquidation hearing in words being sixty-three billion, five hundred and ninety-three million, nine hundred and twenty thousand dollars in numbers \$63,593,920,000.00 with ten percent weekly accruing interest until settled in full	\$ 63,593,920,000.00
15/09/2025	notice that all mortgage and loans are cancelled from the date of insolvency where there is one million dollars charge for every withdrawal of funds for fraudulent repayment of loan principal or interest from bank account for every customer where data from canstar.co.nz states that the average home loan is \$588,558.00 which equates to 108,050 home loans with most home loan payments being fortnightly where extra charge of 108.05 billion every 2 weeks	
19/11/2025	9 weeks penalty interest added	\$ 86,357,216,825.64
19/11/2025	charge 108.05 billion per fortnight x 4 for continuing to take fraudulent mortgage payments	\$432,200,000,000.00
19/11/2025	total amount owing on 19 November 2025 is five hundred and eighty-two billion, one hundred and fifty one million, one hundred and thirty six thousand, eight hundred and twenty-five dollars and sixty-four cents where retain the lawful right to claim the debt owed in currency of choice by the Statutory Manager where BANK OF NEW ZEALAND and its officers unlawfully continuing to trade where the officer and agents that continue to collect fraudulent debt are liable for these crimes	\$ 582,151,136,825.64

**All Rights Reserved Absolutely**

**Exhibit 3: Bill due on 19 January 2026**



**Crown-Janine as Crown, Commander and Chief**  
 Over the Crown Corporations and Admiralty Law  
 Assumes Creditor Rights on Behalf of All Claimants  
 As Statutory Manager and Assignor  
 PO Box 9006 Greerton Tauranga [3142]  
 nowfreedomforall@protonmail.com

**The Whole Earth land air water and everything else now under Jurisdiction of God Almighty**

**Thou Shall not Steal or Bear False Witness**

**DATE : 19/01/2026**

Notice of Money Owed with True Lawful and Rightful Claim

**True Bill Ledger of Claim due to the Claimants on 19th day of January 2026**

This is a live document with interest charges being added until settled in full

**Debtors listed as:**

Godfrey Lester BOYCE and Barbara Joan CHAPMAN and Emma Elaine GRAY and Daniel James HUGGINS and  
 Warwick Ean HUNT and Kevin John KENRICK and Linley Ann WOOD all in the private as well as on behalf of BANK OF NEW ZEALAND NZCO: 428849, NZBN:9429039342188  
 Edwin Joseph BUDDING and Penelope Jane FORD and Anna Sylvie HARRIS and Priyalal Mahes Liyanaduwa HETTIGE all in the private as well as BNZ FACILITIES MANAGEMENT NZCO: 1844086, NZBN:9429033981796  
 Simon Douglas KWAN and Katherine Frances Mary SKINNER all in the private as well as BNZ INVESTMENTS NZCO: 31830, NZBN:9429040831954 and NATIONAL AUSTRALIA BANK company number ACN: 4044937  
 Edwin Joseph BUDDING and Kate Elizabeth DEKKER and Xiaohui ZHANG all in the private as well as BNZ INTERNATIONAL FUNDING NZCO: 1635202, NZBN:9429034762219  
 Simon Douglas KWAN and Molly Catherine WOJCIK all in the private as well as NATIONAL AUSTRALIA MANAGERS ACN: 006437565 and NATIONAL AUSTRALIA GROUP (NZ) NZCO: 555955, NZBN:9429038952685 and NATIONAL EQUITIES  
 David Ian BROWN and Malcolm Peter JACKSON and Angela MENTIS and Matthew William ROBINSON and  
 Michael John SAADIE and William Ronald TROTTER and Matthew Ludlow WHINERAY all in the private as well as FIRSTCAPE GROUP NZCO: 9026513, NZBN:9429051786243  
 Richard Graham ANSELL and Andrew John BASCAND and Murray Mcleod BROWN and Emma Jane DOBSON and Nichola Jane HIATT and Christopher George WILSON all in the private as well as BNZ INVESTMENT SERVICES NZCO: 2178923, NZBN:9429032532593 and HARBOUR ASSET MANAGEMENT NZCO: 1791730, NZBN:9429034228791  
 Hrvoje KOPRIVCIC and Craig James MANLEY and Richard Brookes all in the private as well as SPONG BNZ INVESTMENT SERVICES NOMINEES NZCO: 2163959, NZBN:9429032602265  
 Amber ORAM and Antony John VAN LEEUWEN both in the private as well as BNZ BRANCH PROPERTIES NZCO: 483525, NZBN:9429039180032  
 Matthew Rowland CULLUM and Amber ORAM both in the private as well as BNZ PROPERTY INVESTMENTS NZCO: 483526, NZBN:94290391800315  
 Kate Elizabeth DEKKER and Simon Douglas KWAN both in the private as well as BNZ EQUITY INVESTMENTS NO.2 NZCO: 2210460, NZBN:9429032389135  
 Care of Service address: Level 4, 80 Queen Street, Auckland, 1010, New Zealand  
 Bryan David CONNOR and Robin Albert FLANNAGAN and Sarah Louise GRAYDON all in the private as well as THE NEW ZEALAND GUARDIAN TRUST COMPANY NZCO: 115240, NZBN:9429032075069  
 Robin Albert FLANNAGAN and William John GURRY and Hrvoje KOPRIVCIC and Melanie Jaye LEYDIN and Craig James MANLEY all in the private as well as NZGT HOLDING COMPANY NZCO: 3228449, NZBN:9429031269544  
 Hrvoje KOPRIVCIC and Craig James MANLEY and Richard Brookes SPONG all in the private as well as NZGT (BNZ) SECURITY TRUSTEE NZCO: 1871168, NZBN:9429033837420  
 Care of Service address: Level 6, 191 Queen Street, Auckland Central, Auckland, 1010  
 William John GURRY and Hrvoje KOPRIVCIC and Melanie Jaye LEYDIN and Craig James MANLEY and Richard Brookes SPONG all in the private as well as TRICOR NEW ZEALAND HOLDINGS NZCO: 8235047, NZBN:9429049840544 and TRIVIUM INVESTMENT HOLDING VISTRA (AUSTRALIA) PTY LTD ACN:616970711  
 Care of Service address: Vistra, Suite 902 - Level 9/146 Arthur Street, North Sydney, Nsw, 2060, AU

**THOU SHALL NOT LIE OR BEAR FALSE WITNESS (Exodus 20:15,16)**

DATE	DESCRIPTION	AMOUNT
19/11/2025	total amount owing on date of last bill 19 November 2025 \$582,151,136,825.64	\$ 582,151,136,825.64
19/01/2026	9 weeks penalty interest added	\$ 790,530,792,065.40
19/01/2026	charge 108.05 billion per fortnight x 5 for continuing to take fraudulent mortgage payments	\$540,250,000,000.00
19/01/2026	total amount owing on 19 January 2026 is one trillion, nine hundred and twelve billion, nine hundred and thirty-one million, nine hundred and twenty-eight thousand, eight hundred and ninety one NZ dollars where retain the lawful right to claim the debt owed in currency of choice by the Statutory Manager where BANK OF NEW ZEALAND and its officers unlawfully continuing to trade where the officer and agents that continue to collect fraudulent debt are liable for these crimes	\$ 1,912,931,928,891.04

**All Rights Reserved Absolutely**

**Exhibit 4: True Bill Ledger due on 23 March 2026**



**Crown-Janine as Crown, Commander and Chief**  
 Over the Crown Corporations and Admiralty Law  
 Assumes Creditor Rights on Behalf of All Claimants  
 As Statutory Manager and Assignor  
 PO Box 9006 Greerton Tauranga [3142]  
 nowfreedomforall@protonmail.com

**The Whole Earth land air water and everything else now under Jurisdiction of God Almighty**

**Thou Shall not Steal or Bear False Witness**

**DATE : 23/03/2026**

Notice of Money Owed with True Lawful and Rightful Claim

**True Bill Ledger of Claim due to the Claimants on 23 March 2026**

This is a live document with interest charges being added until settled in full

**Debtors listed as:**

Godfrey Lester BOYCE and Barbara Joan CHAPMAN and Emma Elaine GRAY and Daniel James HUGGINS and  
 Warwick Ean HUNT and Kevin John KENRICK and Linley Ann WOOD all in the private as well as on behalf of BANK OF NEW ZEALAND NZCO: 428849, NZBN:9429039342188  
 Edwin Joseph BUDDING and Penelope Jane FORD and Anna Sylvie HARRIS and Priyalal Mahes Liyanaduwa HETTIGE all in the private as well as BNZ FACILITIES MANAGEMENT NZCO: 1844086, NZBN:9429033981796  
 Simon Douglas KWAN and Katherine Frances Mary SKINNER all in the private as well as BNZ INVESTMENTS NZCO: 31830, NZBN:9429040831954 and NATIONAL AUSTRALIA BANK company number ACN: 4044937  
 Edwin Joseph BUDDING and Kate Elizabeth DEKKER and Xiaohui ZHANG all in the private as well as BNZ INTERNATIONAL FUNDING NZCO: 1635202, NZBN:9429034762219  
 Simon Douglas KWAN and Molly Catherine WOJCIK all in the private as well as NATIONAL AUSTRALIA MANAGERS ACN: 006437565 and NATIONAL AUSTRALIA GROUP (NZ) NZCO: 555955, NZBN:9429038952685 and NATIONAL EQUITIES  
 David Ian BROWN and Malcolm Peter JACKSON and Angela MENTIS and Matthew William ROBINSON and  
 Michael John SAADIE and William Ronald TROTTER and Matthew Ludlow WHINERAY all in the private as well as FIRSTCAPE GROUP NZCO: 9026513, NZBN:9429051786243  
 Richard Graham ANSELL and Andrew John BASCAND and Murray Mcleod BROWN and Emma Jane DOBSON and Nichola Jane HIATT and Christopher George WILSON all in the private as well as BNZ INVESTMENT SERVICES NZCO: 2178923, NZBN:9429032532593 and HARBOUR ASSET MANAGEMENT NZCO: 1791730, NZBN:9429034228791  
 Hrvoje KOPRIVCIC and Craig James MANLEY and Richard Brookes all in the private as well as SPONG BNZ INVESTMENT SERVICES NOMINEES NZCO: 2163959, NZBN:9429032602265  
 Amber ORAM and Antony John VAN LEEUWEN both in the private as well as BNZ BRANCH PROPERTIES NZCO: 483525, NZBN:9429039180032  
 Matthew Rowland CULLUM and Amber ORAM both in the private as well as BNZ PROPERTY INVESTMENTS NZCO: 483526, NZBN:94290391800315  
 Kate Elizabeth DEKKER and Simon Douglas KWAN both in the private as well as BNZ EQUITY INVESTMENTS NO.2 NZCO: 2210460, NZBN:9429032389135  
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 Robin Albert FLANNAGAN and William John GURRY and Hrvoje KOPRIVCIC and Melanie Jaye LEYDIN and Craig James MANLEY all in the private as well as NZGT HOLDING COMPANY NZCO: 3228449, NZBN:9429031269544  
 Hrvoje KOPRIVCIC and Craig James MANLEY and Richard Brookes SPONG all in the private as well as NZGT (BNZ) SECURITY TRUSTEE NZCO: 1871168, NZBN:9429033837420  
 Care of Service address: Level 6, 191 Queen Street, Auckland Central, Auckland, 1010  
 William John GURRY and Hrvoje KOPRIVCIC and Melanie Jaye LEYDIN and Craig James MANLEY and Richard Brookes SPONG all in the private as well as TRICOR NEW ZEALAND HOLDINGS NZCO: 8235047, NZBN:9429049840544 and TRIVIUM INVESTMENT HOLDING VISTRA (AUSTRALIA) PTY LTD ACN:616970711  
 Care of Service address: Vistra, Suite 902 - Level 9/146 Arthur Street, North Sydney, Nsw, 2060, AU

**THOU SHALL NOT LIE OR BEAR FALSE WITNESS (Exodus 20:15,16)**

DATE	DESCRIPTION	AMOUNT
19/01/2026	total amount owing on date of last bill 19 January 2026 \$1,912,931,928,891.04	\$ 1,912,931,928,891.04
23/03/2026	9 weeks penalty interest added	\$ 2,597,661,495,877.77
23/03/2026	charge 108.05 billion per fortnight x 4 for continuing to take fraudulent mortgage payments	\$432,200,000,000.00
23/03/2026	total amount owing on 23 March 2026 is four trillion, nine hundred and forty-two billion, seven hundred and ninety-three million, four hundred and twenty-four thousand, seven hundred and sixty-eight NZ dollars where retain the lawful right to claim the debt owed in currency of choice by the Statutory Manager where BANK OF NEW ZEALAND and its officers unlawfully continuing to trade where the officer and agents that continue to collect fraudulent debt are liable for these crimes	\$ 4,942,793,424,768.81

**All Rights Reserved Absolutely**