

**NatWest targeted my family home with a personal guarantee (PG) before exhausting recoveries of funds from the borrower.**

1. I am Jane Farmer, CMLI (retired), former homeowner of Woodlands, Cryals Road, Matfield, my family home which I developed over 18 years in my professional capacity.
2. Chronology [Doc 1](#)
3. In October 2008, NatWest Bank in Maidstone, Kent, obtained leverage over my home via a personal guarantee. The guarantee was imposed on an existing business overdraft for GoldenBall International Ltd. The PG was not a pre-requisite of borrowing and had not been taken *at point of lending* to the business. The business relationship manager was Richard Gare. [Doc 2](#)
4. NatWest targeted my family home. This was done without either my knowledge or my agreement as a shareholder of GoldenBall and in full knowledge of that I would object both as a shareholder and as a homeowner. [Doc 3](#)
5. **The practice of taking personal assets before exhausting business assets has been applied by lenders following *Lloyds v Lampert 1998*.**
6. As a result of this action, which I knew nothing about, my husband attempted suicide and I was evicted from my home. The first I knew about it was when he was being helped into an ambulance on the way to hospital.
7. I suffered bereavement, financial loss, loss of home and family breakdown.

KEY EVIDENCE FOR THE ABOVE

[Doc 1. Chronology](#)

[Doc 2. Personal Guarantee 17 October 2008](#)

[Doc 3. Russell Wilson letter 22 6 11 p2 acknowledges my dissent – p2 para 5](#)

8. NatWest say that they would have relied on company assets first before going for my home, but they did not do so. [Doc 4 p2 item 6](#)
9. NatWest refused to accept Intellectual Property in GoldenBall International Ltd and GoldenBall Incentives Ltd, which was professionally valued at a minimum of £150,000 on the open market. [Doc 5](#)
10. The company pension funds were holding valuable options for property development at Petteridge with a view to either immediate sale or rental income, but these were not accepted either. [Doc 6](#)
11. Had NatWest accepted the above offers, they would ultimately have recovered money and prevented more debt. They would have supported an SME which would now still be trading, employing staff and supporting ancillary businesses. They would have retained a valuable customer. My late husband would not have been driven to suicide.
12. It is clear that the bank did not exhaust the borrower's means before targeting my home.
13. What the bank did, was make an immediate call on family assets which they thought of as their easiest option – my home – by obtaining a personal guarantee.
14. I was unable to do anything about this immediately because I didn't know about it. Later, I was hampered by not being able to access documents and I was unable to afford continued legal representation or court action to halt the aggressive insolvency process.

KEY EVIDENCE FOR THE ABOVE

[Doc 4. Sandra Gordon Letter 11 9 11 p2 item 6](#)

[Doc 5. Intellectual Property letter](#)

[Doc 6. Petteridge Development](#)

**The precedent *Lloyds Bank Plc v Lampert*, and *Lampert*: CA 25 Nov 1998 which allowed lenders to make an immediate call on a guarantor's personal assets, has now been forwarded to the Metropolitan Police to record as a perjury. It cannot therefore be relied upon. [Doc 7](#)**

**What happened to me is based on a flawed precedent now, unfortunately, commonly used by banks to take people's homes. [Doc 8](#)**

KEY EVIDENCE FOR THE ABOVE

[Doc 7. Action Fraud letter to Jeff Lampert Nov 2020](#)

[Doc 8. Daily Mail article Alex Hawkes 5 May 2018](#)

My financial losses as a result of the loss of my family home due to the above actions by NatWest total £1,354,000.

KEY EVIDENCE FOR THE ABOVE

[Doc 9. Project Heritage calculation and Land Registry Title](#)