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LEGAL SUPPLEMENT

A. ACTS — NIL

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NOTICE

RE: MAHENDRA NAUTH SADHOO also known as MAHENDRANAUTH SADHOO also known as MAHENDRA N. SADHOO, deceased.

NOTICE is hereby given pursuant to Section 36 of the Deceased Persons' Estates Administration Act that any person(s) having a claim as a creditor against or any interest in the Estate of the abovementioned deceased, who died on the 23rd day of August, 2006, is required to lodge particulars thereof in writing with TRUST COMPANY (GUYANA) LIMITED of Lot 11 Lamaha Street, Queenstown, Georgetown, Guyana, the Executor of the Estate of the said Mahendra Nauth Sadhoo also known as Mahendranauth Sadhoo also known as Mahendra N. Sadhoo, deceased, within three months from the 27th day of March, 2023 after which date the Executor will proceed to distribute the Assets having regard only to valid claims then notified.

Dated this 14th day of March, 2023.

***D. Williams*,**
Manager-Trusts
Trust Company (Guyana) Ltd.

(No. 1434)

NOTICE

Section 428
Companies Act of Guyana Cap 89:01

TAKE NOTICE that by Special Resolution of the Board of Directors of **John Fernandes Insurance Services Ltd.** of the 9th day of March, 2023, the Company is to be voluntarily wound up with effect from the 31st day of March, 2023 and **Jack A. Alli, Sons & Company** of Lot 145 Crown Street, Queenstown, Georgetown was appointed Liquidator effective the said 9th day of March, 2023, for the purpose of winding up the affairs and distributing the assets of the Company.

.....

Attorney-at-Law for Liquidator.

(No. 1435)

BANK OF GUYANA
STATEMENT OF ASSETS AND LIABILITIES
AT THE CLOSE OF BUSINESS ON 22/03/2023

ASSETS

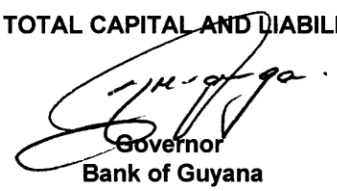
FOREIGN ASSETS:

	G$	G$
Balances with Banks	17,529,597,227	
Foreign Notes in the Process of Redemption	1,946,122,748	
Holding of Special Drawing Rights	123,578,314	
Money Market Securities	1,102,443,750	
Capital Market Securities	139,754,145,409	160,455,887,448

LOCAL ASSETS:

Government of Guyana Securities	241,876,612,293
Government of Guyana Treasury Bills	50,454,342,978
Claim on the International Monetary Fund	8,567,628,149
Furniture and Equipment	2,326,090,253
Land and Buildings	4,844,138,410
Advances Deposit Insurance Corporation	500,000,000
Other Assets	95,465,213,808
TOTAL ASSETS	**564,489,913,339**

CAPITAL AND LIABILITIES:	**G$**
Bank of Guyana Notes in Circulation	207,926,113,481
Bank of Guyana Coins in Circulation	1,235,692,516
Public Deposits	49,395,928,556
Bankers Deposits	128,676,979,724
Deposits of International Financial Institutions and Central Banks	34,158,195,713
Deposits - Private Investment Fund	6,500,330
Other Deposits	56,989,340,762
Allocation of Special Drawing Rights	73,248,105,960
Capital Paid Up	1,000,000,000
General Reserve	-12,241,207,579
Contingency Reserve	2,356,377,128
Other Liabilities	21,737,886,748
TOTAL CAPITAL AND LIABILITIES	**564,489,913,339**



Governor
Bank of Guyana

(No. 1436)

BANK OF GUYANA

SUPERVISION GUIDELINE NO. 1

ISSUED UNDER THE AUTHORITY OF THE ANTI- MONEY LAUNDERING AND COUNTERING THE FINANCING OF TERRORISM (AML/CFT) ACT 2009

FOR
Payments Service Providers (PSP)

Bank of Guyana
Date: March 17, 2023

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GLOSSARY

Acronyms/Terms	Definition
AML/CFT	Anti-Money Laundering and Countering the Financing of Terrorism
BOD	Board of Directors
BOG	Bank of Guyana
Beneficial owner	Beneficial owner refers to the natural person(s) who ultimately own(s) or control(s) and/or the natural person on whose behalf a transaction is being conducted.It also includes those persons who exercise ultimate effective control over a legal person or arrangement.
Business relationship	Means any arrangement between the financial institution and the applicant for business whose purpose is to facilitate the carrying out of transactions between the parties on a 'frequent, habitual or regular' basis and where the monetary value of dealings in the course of the arrangement is not known or capable of being ascertained at the outset.
CAP	Customer Acceptance Policy
CDD	Customer Due Diligence
CIP	Customer Identification Procedures
CSR	Customer Service Representative
DFA	Dealers in Foreign Currency (Licensing) Act 1989, amended 1995
Designated Institution	Means any institution designated in terms of the Anti-Money Laundering Act 2009 for purposes of implementing statutory AML/CFT obligations prescribed therein and includes an individual or entity carrying on the business of a Money Transfer Agency or a PSP.
EDD	Enhanced Due Diligence
Egmont Group	The Egmont Group is a united body of FIUs. The Egmont Group provides a platform for the secure exchange of expertise and financial intelligence to combat ML/TF. This is especially relevant as FIUs are uniquely positioned to cooperate and support national and international efforts to counter terrorist financing and are the trusted gateway for sharing financial information domestically and internationally in accordance with global AML/CFT standards.
EU	European Union
FATF	Financial Action Task Force
FIU	The Financial Intelligence Unit (FIU) of Guyana is an autonomous body responsible for requesting, receiving, analyzing and dissemination of suspicious transaction reports and other information relating to money laundering, terrorist financing or the proceeds of crime. It was established and operates within the ambit of the AML/CFT Act 2009 and its Regulations.
FSRB	FATF Style Regional Body

Acronyms/Terms	Definition
HT	Human Trafficking is the recruitment, transportation, transfer, harbouring or receipt of persons, by means of the threat or use of force or other forms of coercion, of abduction, of fraud, of deception, of the abuse of power or of a position of vulnerability or of the giving or receiving of payments or benefits to achieve the consent of a person having control over another person, for the purpose of exploitation. Exploitation shall include, at a minimum, the exploitation of the prostitution of others or other forms of sexual exploitation, forced labour or services, slavery or practices similar to slavery, servitude or the removal of organs.
HS	Human Smuggling (used interchangeably with People Smuggling)
IMF	International Monetary Fund
KYA	Know Your Agent
KYC	Know Your Customer
KYE	Know Your Employee
NPS	National Payments System
ML	Money Laundering
PSP	Payment Service Provider
PS	People Smuggling which is also referred to as Human Smuggling is the facilitation, transportation, attempted transportation or illegal entry of a person or persons across an international border, in violation of one or more countries' laws, either clandestinely or through deception, such as the use of fraudulent documents.
PEP	Politically Exposed Person. This refers to a person holding prominent public office and includes spouse, close relative or associate of such person. Politically exposed persons are individuals who are or have been entrusted with prominent public functions in a local or foreign country, e.g., Heads of States or of Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc., including their spouses, close relatives and associates or legal persons and arrangements controlled by such persons.
PF	Proliferation Financing is the act of providing funds or financial services which are used, in whole or in part, for the manufacture, acquisition, possession, development, export, transshipment, brokering, transport, transfer, stockpiling or use of nuclear, chemical or biological weapons and their means of delivery and related materials (including both technologies and dual-use goods used for non-legitimate purposes), in contravention of national laws or, where applicable, international obligations.
Suspicious Transaction:	A transaction which is inconsistent with a customer's known, legitimate business or personal activities or normal business for that type of account or that lacks an obvious economic rationale. It is a transaction which is unusual because of its size, volume, type or pattern or otherwise suggestive of known money laundering methods or terrorism.

Acronyms/Terms	Definition
SOF	Source of Fund: Refers to the origin of the particular funds or assets which are the subject of the business relationship between the firm and its client and the transactions the firm is required to undertake on the client's behalf (e.g. the amounts being invested, deposited or remitted).
SOW	Source of Wealth: Refers to the origin of the entire body of wealth (i.e. total assets) of the client.
STR	Means Suspicious Transaction Report or includes an attempted transaction.
TF	Terrorist Financing – means willfully providing or collecting funds, by any means, directly or indirectly, with the unlawful intention that they should be used or in the knowledge that they are to be used in full or in part – (a) to carry out terrorist acts; (b) a terrorist organization; (c) by an individual terrorist.
TIN	Taxpayer Identification Number
UN	United Nations

PART 1 – INTRODUCTION

1. This Guideline is issued in accordance with section 22 (2) (b) of the Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) Act 2009. The Guideline provides guidance on what is required to implement an adequate AML/CFT compliance risk-based framework within each payments service provider (PSP).

2. Money laundering (ML) and the financing of terrorism prevention should not be viewed in isolation from a PSP's other business systems, but rather as an integral part of its overall risk management strategies. Consequently, it is essential that the Board of Directors (BOD) and senior management of a PSP ensure that policies, procedures and monitoring mechanisms are in place to prevent the PSP from being used as a conduit for ML and terrorist financing (TF).

3. Effective enforcement to deter ML and the financing of terrorism should therefore enhance the integrity of the financial system and reduce incentives for the commission of crime within a jurisdiction.

PURPOSE

4. This Guideline seeks to provide PSPs with the broad parameters to aid compliance with:

- ✓ the AML/CFT Act 2009 and its Amendments;
- ✓ AML/CFT Regulations 2010 and the Amendments; and
- ✓ the standards of the Financial Action Task Force (FATF) [1]

[1] The FATF was established by the G-7 Summit in Paris in July 1989. In 1990, it issued its Forty Recommendations setting out the basic framework for AML efforts. The Forty Recommendations were first revised in 1996 and most recently in 2012 to take into account changes in money laundering methods, techniques and trends that have developed as counter-measures to combat this crime and can be viewed at www.fatf-gafi.org.

5. It also sets out expectations of the Bank of Guyana (BOG) in relation to the minimum standards for AML/CFT practices by all PSPs.

WHAT IS MONEY LAUNDERING?

6. ML means conduct which constitutes an offence as described under section 3 of the AML/CFT Act 2009. "A person commits the offence of ML if he knowingly or having reasonable grounds to believe that any property in whole or in part directly or indirectly represents any person's proceeds of crime…"

7. There is no one single method of laundering money. Methods can range from the purchase and resale of a luxury item (e.g., properties, cars and jewelry), to passing money through a complex international web of legitimate businesses and "shell" companies. In the case of drug trafficking and other specified serious offences[2] cited under the AML/CFT Act 2009, the proceeds usually take the form of cash which needs to enter the financial system.

8. Despite the variety of methods employed, ML is generally accomplished in three stages, which may comprise numerous transactions by the launderers that could alert a financial institution to criminal activity. These stages are placement, layering and integration:-

(i) **Placement**: refers to the placing of "dirty money" or unlawful cash proceeds into the financial system without arousing suspicion for example via deposits and purchases of monetary instruments such as cheques, or bank drafts.

(ii) **Layering**: refers to the movement of the money, often in a series of complex transactions crossing multiple jurisdictions designed to disguise the audit trail and provide the appearance of legitimacy. These transactions may include purchasing investment instruments, insurance contracts, wire transfers, money orders, travellers' cheques and letters of credit.

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2 See Second Schedule – AML/CFT Act 2009

(iii) **Integration**: refers to the attempt to legitimize wealth derived from criminal activity. The illicit funds re-enter the legitimate economy by way of investments in real estate, luxury assets and business ventures, until the laundered funds are eventually disbursed back to the criminal.

APPLICABILITY OF THE GUIDELINE

9. This Guideline applies to entities licensed under the:-

- ✓ National Payments System Act 13 of 2018 and Regulations:
  - Agents (9 of 2019
  - Electronic Money (8 of 2019
  - Electronic Funds Transfer (7 of 2019)
  - Oversight (10 of 2019)

10. All PSPs should ensure that, at a minimum, this Guideline is also implemented in their branches/subsidiaries.

11. PSPs are required to assess the AML/CFT regime existing in any jurisdiction in which its branches and/or subsidiaries operate. Where the branch operates in an overseas jurisdiction and the AML/CFT laws and requirements in that jurisdiction exceed the standards required by Guyana laws, the branch should adhere to the requirements in the overseas jurisdiction.

12. Where Guyana's AML/CFT requirements exceed those in the host jurisdiction, subsidiaries and branches of PSPs in those jurisdictions should apply the higher standard to the extent that the host jurisdiction laws and regulations permit.

13. PSPs with non-deposit-taking subsidiaries, must take steps to ensure that there is access to information regarding the operations, and activities of these subsidiaries locally in order to ensure that such subsidiaries are compliant with the AML/CFT laws, regulations, and Guidelines.

14. PSPs are required to pay particular attention that the principle stated in section 22 (2) of the AML/CFT Act 2009 is observed with respect to branches and subsidiaries in countries which do not or insufficiently apply the FATF recommendations.

Payments Service Providers (PSPs)

15. Payment services refer to the whole of services that are associated with cash deposits and withdrawals, execution of payment transactions, issuing or acquisition of payment instruments, the provision of money transfer services or any other service functional to the transfer of money and includes the issuance of electronic money and electronic funds transfers but does not include the provision of solely online or telecommunication services or network access.

16. PSPs can easily be used by criminals to launder proceeds of crime or to channel funds destined to fund terrorist activities.

17. PSPs provide a conduit for dirty funds to be cleansed and to be moved away from their source of origin. In some cases, PSPs maintain accounts or ongoing business relationships with certain customers while in many cases PSPs also transact with walk-in clients on occasional or once-off basis.

18. The AML/CFT Act of2009 and this guideline seek to ensure that PSPs put measures in place to deter as well as detect transactions that involve or are suspected to involve money laundering and financing of terrorism. PSPs should develop suitable mechanisms for enhanced monitoring of transactions suspected of having terrorist and/or ML links.

19. PSPs refer to entities that provide a payment service licensed under the National Payments System Act 2018.

20. All PSPs are required to implement an AML/CFT compliance program which must be commensurate with the risks presented by the PSPs location, size, and the nature and volume of the services it provides. The purpose of the AML compliance program is to prevent money laundering issues. It is the responsibility of each PSP to have policies in place to prevent ML and TF in line with the FATF Forty Recommendations.

PART 2 - LEGISLATIVE AND REGULATORY FRAMEWORK

LEGISLATIVE

21. The AML/CFT Act 2009 and its Amendments provide the legal framework for detecting and preventing ML and TF.

- ✓ Section 22 (1) (a) of the AML/CFT Act 2009 mandates the Governor of the BOG as the Supervisory Authority of PSPs.

- ✓ Section 9 of the AML/CFT Act 2009 speaks to the establishment and functions of the Financial Intelligence Unit (FIU).

- ✓ Sections 15 (2) to (6) and (8), 16, 18, 19 and 20 of the AML/CFT Act 2009 refers to the following:-

    - o identifying and verification of a customer's identity;
    - o reporting obligations;
    - o appointment and duties of a Compliance Officer;
    - o attention to and reporting, if suspicious, large business transactions which are unusual and complex, as well as transactions which have no apparent economic or visible lawful purpose and are inconsistent with the profiles of the persons carrying out such transactions;
    - o making a suspicious transaction or a suspicious activity report to the FIU;
    - o record keeping; and
    - o training of employees in AML/CFT.

- ✓ Section 23 (1) outlines the sanctions available to the Supervisory Authority.

- ✓ Section 5 of the AML/CFT Act 2009 which speak to tipping off.

REGULATORY FRAMEWORK

22. The primary responsibilities of the BOG as a Supervisory Authority include:-

- reviewing the AML/CFT compliance programme of all PSPs to determine its adequacy and assess its compliance with applicable laws and Guidelines and AML/CFT measures consistent with FATF Recommendations to the extent that host countries laws and Regulations permit;

- issuing Guidelines,[3] circulars or recommendations as appropriate to aid compliance with AML/ CFT requirements;

- cooperating and sharing information promptly with the FIU, by providing assistance in investigations, prosecutions or proceedings relating to proceeds of crime, money laundering and terrorist financing. Sharing of information with the FIU as required for the purposes of AML/CFT; includes disclosing information to the FIU as soon as is reasonably practicable but no later than three working days after acquiring any information concerning suspicious transactions or activities that could be related to money laundering, terrorist financing or the proceeds of crime;

- taking regulatory action as stipulated in section 23 of the AML/CFT Act 2009, against those institutions regulated by it which fail to adequately comply with statutory AML/CFT obligations and Guidelines issued by the BOG;

- maintaining statistics concerning measures adopted and sanctions imposed under the AML/CFT Act 2009;

- developing standards and criteria applicable to the communication of suspicious activities that reflect other existing and future pertinent national and internationally accepted standards;

- ensuring that PSPs as it relates to their foreign branches/subsidiaries implement and enforce standards consistent with the AML/CFT Act 2009, Regulations 2010, guidelines or directives.

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[3] Refer to Section 22 (1) of the AML/CFT Act 2009 and Section 13 of the AML/CFT Regulations 2010

SANCTIONS

23. Pursuant to section 23 of the AML/CFT Act 2009, regulatory actions[4] that could be taken by the BOG include:

the issuance of written warnings;

- ✓ compliance orders with specific instructions;
- ✓ suspension, restriction or revocation of licence;
- ✓ prohibiting convicted persons from gaining employment within the sector;
- ✓ requesting regular reporting from the PSP on the measures it is taking to comply with the law.

The BOG is required to inform the FIU as to the sanctions imposed and may publish its decision.

TIPPING-OFF

24. In accordance with section 5 of the AML/CFT Act 2009, it is an offence for employees, directors, officers or agents of a PSP to disclose that a suspicious transaction report (STR) or related information on a specific transaction has been reported to the FIU; or that an investigation into money laundering, terrorist financing or the proceeds of crime is impending/pending, and to divulge that fact or other information to another whereby the investigation is likely to be prejudiced.

25. In the event that a person is found guilty of tipping off he/she may, on summary conviction, be liable to a fine not exceeding one million dollars and to imprisonment for a term not exceeding 3 years.

4 Refer to AML/CFT Act 2009 –Section 23 (1)

LEGAL PROTECTION AND INDEMNIFICATION

26. Pursuant to section 11 of the AML/CFT Act 2009, when a suspicious transaction or suspicious activity report is made to the FIU, PSPs, their employees, officers, directors, owners or other representatives as authorized by law, are exempted from criminal, civil or professional liability action as the case may be, or for breach of any restriction on disclosure of information imposed by contract or by any legislative, regulatory or administrative provision, regardless of the result of the communication.

ENFORCEMENT OF THE GUIDELINE

27. Section 19 of the AML/CFT Regulations 2010 makes the failure to comply with the requirements of this Guideline a summary conviction offence. The Courts by Regulation 19 may also take account of the provisions of the Guideline in determining whether there has been compliance with the requirements of the AML/CFT Regulations 2010. PSPs are therefore advised to adopt the provisions of this Guideline and to implement the requisite internal systems and procedures.

PART 3 - KNOW YOUR CUSTOMER (KYC) AND CUSTOMER DUE DILIGENCE (CDD)

GENERAL

28. KYC and CDD are key elements in the fight against ML and TF. CDD procedures enable designated institutions to know /understand their customers and their financial dealings better, which in turn helps to identify unusual or suspicious transactions and to manage risks prudently.

Who is a Participant and who is a Customer?

29. In relation to PSP, a ‘Participant’ is defined as:

    A party who is recognized in the rules of the system as eligible to exchange, clear and settle through the system with other participants as a direct participant or through the services of a directive participant,

    A customer is any natural or legal person who uses the services or facilities of a payment service provider to execute a payment service."

KYC

30. PSPs should put in place KYC policies and procedures which incorporate the following key elements:

    - Consumer Acceptance Policy;
    - Consumer Identification Procedures; and
    - Monitoring of Transactions

CUSTOMER ACCEPTANCE POLICY (CAP)

31. PSPs shall develop a clear CAP outlining explicit criteria for acceptance of customers. The CAP shall ensure that explicit guidelines are in place on the following aspects of customers relationships:

- No transaction shall be conducted in anonymous or fictitious name(s).
- PSPs shall not conduct any transaction where it is unable to apply appropriate CDD measures i.e. the PSP is unable to verify the identity and/ or obtain documents required due to non-cooperation of the customer or non- reliability of the data/information furnished.

32. In the event a customer is permitted to act on behalf of another person/entity, it must be clearly spelt out and supporting documents shall be furnished, showing that the person is duly authorized. The **beneficial owner** shall be identified and all reasonable steps taken to verify his/her identity.

33. PSPs shall prepare a profile for each new customer, where regular transactions or a continuing business relationship is expected, based on risk categorization. The customer profile may include information relating to customer's identity, address, occupation, nationality, etc. The nature and extent of due diligence will depend on the risk perceived.

CUSTOMER IDENTIFICATION PROCEDURES (CIP)

34. Customer identification means verifying his/her identity by using reliable, independent source documents, data or information. PSPs shall obtain sufficient information necessary to establish, to their satisfaction, the identity of each new customer, whether regular or occasional. PSPs must be able to satisfy the BOG that due diligence was observed.

35. For customers who are natural persons, the PSPs shall obtain sufficient identification document/s to verify the identity of the customer, such as a valid national identification card, passport or the 'new' driver's licence.

For those customers who are legal persons, e.g., companies, clubs, societies and charities and legal arrangements, PSPs shall:

- ✓ verify the legal status (of the legal person) through proper and relevant official documents;
- ✓ obtain a letter of authorization, resolution or other acceptable and legally valid document from the entity showing that the person acting on behalf of the legal person or entity is properly authorized to so act;
- ✓ understand the ownership and control structure of the customer and determine who are the natural persons, who ultimately control the legal person/ beneficial owner(s).

36. Any natural person conducting the transaction on behalf of a legal person or entity shall be subjected to the same identification requirements as applied to a customer who is a natural person, i.e., identification documents of that person shall be obtained and verified.

37. In the case of a continuing business relationship, the PSP shall introduce a system of periodical updating of customer identification data.

38. When there is suspicion of ML or TF, or where there are reasonable grounds to doubt the accuracy or veracity of previously obtained information, the PSP shall apply EDD measures including verifying again the identity of the customer and obtaining information on the purpose and intended nature of the business relationship.

CUSTOMER EDUCATION

39. Implementation of KYC procedures requires PSPs to demand certain information from a customer which may be of a personal nature or which has hitherto never been called for. This can sometimes lead to a lot of questioning by the customer as to the motive and purpose of collecting such information. There is, therefore, a need for PSPs to prepare specific literature/ pamphlets, etc. which shall educate the customer of the objectives and necessity of the KYC policies. The front desk staff need to be specially trained to handle such situations while dealing with customers.

CDD REQUIREMENTS FOR PSPS

40. PSPs shall be required to undertake CDD measures when:

- ✓ establishing continuing business relations;
- ✓ carrying out occasional transactions above the applicable designated threshold limits;
- ✓ the PSP has doubts about the veracity or adequacy of previously obtained customer identification data;
- ✓ the transaction involves a PEP; or
- ✓ where the PSP has identified a particular customer or transaction as representing a high ML or TF risk, or where there is suspicion of ML or TF.

PSPs shall:

- ✓ verify the customer's identity and occupation using reliable, independent source documents, data or information;
- ✓ identify the beneficial owner, and take reasonable measures to verify the identity of the beneficial owner. For legal persons and arrangements, PSP should understand the ownership and control structure of the customer; and
- ✓ obtain information on the purpose and intended nature of the business relationship; and conduct ongoing due diligence for customers that the PSP has an account with or has established a business relationship with.

41. A PSP is allowed to apply reduced or simplified identification measures where the risk of ML or TF is lower.

42. Where the simplified CDD measures are subject to certain conditions, it is necessary to verify that these conditions are satisfied, and where the exemption applies under a certain threshold, measures should be in place to prevent transactions from being split artificially to avoid the threshold. In addition, information beyond customer identity, such as customer location and purpose of the transaction, may be needed to adequately assess the risk. This will be an iterative process: the preliminary information obtained about a customer should be sufficient to determine whether to go further, and in many cases customer monitoring will provide additional information.

KNOW YOUR EMPLOYEE (KYE)

43. When recruiting staff, PSPs should conduct thorough background checks and assess the competency and probity of applicants to satisfy themselves that the staff they employ have integrity, and possesses the knowledge and expertise necessary to carry out their function. This is particularly important where staff are responsible for implementing AML/CFT controls, whether in compliance or in front- line function.

44. KYE assessment should be done on a continuing basis during a staff member's employment with the PSPs and particularly where there is a change in the role or function of the employee.

45. Where a PSP has reasonable grounds to suspect that any of its employees may be involved in any form of illicit activity/transaction which are connected to the proceeds of crime it shall take the necessary action as stipulated by section 18(4) of the AML/CFT Act 2009.

46. The level of vetting procedures of staff should reflect the AML/CFT risks to which individual staff are exposed a n d not focus me rely on senior management roles. Steps should be taken to manage potential conflicts of interest for staff with AML/CFT responsibilities.

KNOW YOUR AGENT (KYA)

47. PSPs that use agents to facilitate the delivery of their services should be aware of the risks posed by such relationships. PSPs must ensure that they understand who the agent is, and that they are not criminals or criminal associates.

48. PSPs must ensure that due diligence is performed for each prospective agent as well as continuous monitoring of current agents to establish and maintain integrity in line with the NPS Regulation on Agents (9 of 2019), Part III, section 8 (1), .

MANAGEMENT OF AGENTS

49. It is important for PSPs to effectively monitor the activities of their agents to assess and address any potential risks which may arise from issues such as inadequate training, lack of internal control procedures, or poor individual judgment or performance as guided by NPS Regulation on Agents (9 of 2019), Part V section 17.

50. The degree and nature of such monitoring may depend on:

- ✓ the transaction volume of the agent;
- ✓ the monitoring method being utilized (manual, automated or a combination);
- ✓ outcomes of previous monitoring mechanisms (where relevant); and
- ✓ the type of activity under scrutiny.

51. Any risk-based approach to monitoring should be based on perceived risks, both external and internal, associated with the agent and should allow the PSPs to create monetary or other thresholds or specific red flags to determine which agent activities will be reviewed. Risk assessment should consider the nature of the activity being carried out by the agent, the location of the agent and the products or services provided by the agent. Situations or thresholds used to define risks should be reviewed on a regular basis to determine their adequacy for the risk levels established.

52. PSPs should address any identified risk behaviors promptly and appropriately by carrying out enhanced examination of the agent's transaction history and data integrity, evaluating the agent's explanation of these behaviors, and/or testing the areas of the agent's services that are being questioned.

53. The outcome of such monitoring may result in further training, probation, suspension or termination of the agent depending on the nature and extent of the deficiencies identified.

PART 4 - ENHANCED DUE DILIGENCE (EDD)

54. PSPs are required to perform EDD for high risk customers. Such measures shall be on a risk sensitive basis for categories of customers, business relations or transactions as the PSP may assess to present a higher risk for ML or TF.

55. EDD shall be applied based on risk assessment, thereby requiring intensive 'due diligence' for higher risk customers, especially those for whom the source of funds (SOF)/wealth are not clear. Examples of customers requiring EDD include:

- Non-resident customers;
- Customers from countries that do not or insufficiently apply the FATF standards;
- High net worth individuals;
- Politically exposed persons (PEPs);
- Non-face to face customers; and
- Those with dubious reputation as per public information available, etc.

56. A PSP shall, when conducting a transaction, carry out EDD whenever there is suspicion of ML or TF, or when other factors give rise to a belief that the customer or particular transaction poses a high risk.

POLITICALLY EXPOSED PERSONS (PEPs)

57. The decision to undertake a transaction with a PEP, a family member or close relative of a PEP, and transactions in which a PEP is the beneficial owner shall be taken at a senior level and the guidelines for making such decisions shall be clearly spelt out in writing in the CAP. All transactions involving a PEP shall be subject to enhance monitoring on an ongoing basis.

58. PSPs shall gather sufficient information on any prospective customer falling under this category including checking all the information available on the person in the public domain, verify the identity of the person and seek information about the SOF/wealth before accepting the PEP as a customer.

59. The EDD requirements may also be applied to customers who become PEPs subsequent to the establishment of the business relationship.

SPECIAL IDENTIFICATION REQUIREMENTS APPLICABLE TO PSPs

60. PSPs are required to obtain and maintain accurate and meaningful information of:

- ✓ the name of the originator;
- ✓ the originator's reference number where such an account is used to process the transaction;
- ✓ the originator's address, national identification card or passport number and date of birth;
- ✓ the name of the beneficiary; and
- ✓ the beneficiary's account number where such an account is used to process the transaction.

61. The ordering of PSP may include full originator information or only the originator's account number or unique reference number, provided full originator information is available to the recipient PSP and competent authorities.

MONITORING OF TRANSACTIONS

EDD

62. PSPs may set limits for any category of transactions and pay particular attention to the transactions which exceed these limits. High-risk transactions have to be subjected to EDD. Key indicators shall be established for such transactions, taking note of the background of the customer, e.g., SOF, the type of transactions involved and other risk factors. A system of periodical review of risk categorization of customers shall be put in place and the need for applying EDD measures. PSPs shall examine the background and purpose of transactions with persons (including legal persons and other financial institutions) classified by the FATF as uncooperative or high-risk countries that do not sufficiently apply the FATF Standards.

Suspicious Transaction Report (STR)

63. Further, if the transactions have no apparent economic or visible lawful purpose, the background and purpose of such transactions should, as far as possible, be examined and written findings together with all the documents should be retained and made available to the FIU. PSPs are unable to apply appropriate KYC measures due to non-furnishing of information and /or non-cooperation by the customer, they shall not undertake the transaction. Under these circumstances, the PSP shall file a STR with the FIU even if the transaction was not processed.

PART 5 - RESPONSIBILITIES OF PSPS

RISK MANAGEMENT

64. Risk analysis must be performed, and kept up to date, to determine where ML and TF risks are greatest. PSPs need to identify the main vulnerabilities and address them accordingly. Higher risk customers, products and services, including delivery channels, and geographical locations should be identified and commensurate AML/CFT measures must be applied.

65. Risk assessment must include a variety of factors, depending upon particular circumstances, including but not limited to:

- ✓ The nature, scale and complexity of the PSPs operations, including geographic locations.
- ✓ The initial and ongoing due diligence or monitoring conducted on the PSP agent locations.
- ✓ The customer, product, and activity profile.

- ✓ The nature of the business relationship (i.e., Occasional vs. Ongoing relationship).
- ✓ The distribution channels used.
- ✓ The volume and size of transactions.
- ✓ The extent to which PSPs are dealing directly with customers or is dealing through intermediaries, third parties or in a non- face-to-face setting.

66. To conduct a proper risk-based approach, PSPs need to collect relevant information. The effectiveness of the risk-based approach would increase significantly if designated institutions are able to share information with other relevant institutions, including foreign counterparts.

CONTROLS FOR HIGH RISK SITUATIONS

67. PSPs are required to implement appropriate measures and controls to mitigate the potential ML or TF risks for situations that are considered to be of higher risk as determined from the designated institution's risk assessment.

68. These measures and controls may include:

- ✓ Increased levels of KYC or EDD, such as proactive contact with the customer to determine the reason for the transactions, the customer's relationship to the sender or receiver, and the SOF.
- ✓ Increased levels of controls and frequency of reviews of customer relationships.
- ✓ Increased transaction monitoring of higher -risk and channels.
- ✓ Enhanced systematic controls and data integrity at the points of payment, particularly at a higher risk agent location.
- ✓ Aggregation of activity by a known or a new customer.

69. PSPs should pay special attention to any ML threats that may arise from new or developing technologies, including internet-based transactions which might favour anonymity; and take measures to prevent their use for ML or financing of terrorism.

IMPLEMENTATION OF RISK-BASED APPROACH

70. PSPs should formulate and implement a risk-based approach in their AML/CFT programmes. This approach requires an assessment of the risk posed by the nature of the business and the implementation of appropriate mitigation measures, while maintaining an overall effective programme.

71. There should be evidence by categorization of the customer base, products and services by risk-rating (e.g., low, medium, and high) and identification of assigned actions by risk types. While each PSP will determine the number and name of risk categories, the fundamental issue is for the adoption of reasonable criteria for assessing risks.

72. The review of high-risk customers may be undertaken more frequently than for other customers and a determination should be made by senior management as to whether the relationship should be continued. All decisions regarding high-risk relationships and the basis for these decisions shall be documented.

73. The framework should take into account customer acceptance and on-going monitoring policies and procedures that assist the PSPs in identifying the types of customers that are likely to pose higher than average ML and TF risk. A more extensive EDD process should be adopted for high risk customers.

74. There should also be clear internal guidelines which require management's approval for business relationships with such customers. The framework should provide for documentation of any changes in a customer's risk rating and the reason for such a change.

75. PSPs shall therefore design an AML/CFT framework that is tailored to satisfy the needs of their institution, but should include at a minimum:

- Differentiation of client relationships by risk categories (such as high, moderate or low);
- Differentiation of client relationships by risk factors (such as products, client type/profession, complexity of ownership and legal structure, source of business, type of assets, size, volume and type of transactions, cash transactions, adherence to client activity profile).
- KYC documentation and due diligence information requirements appropriate for each risk category and risk factor; and
- Requirements for the approval of upgrading and downgrading of customer risk ratings.

76. Typologies of ML and TF schemes are available at websites such as www.fatf-gafi.org to assist in risk categorization. A PSP shall ensure that systems are in place to periodically test the accuracy of the assignment of the customer base to risk categories and that the requisite due diligence is being followed. A PSP shall periodically review its risk categories as typologies evolve on practices by money launderers and terrorists. These reviews shall be undertaken at intervals no longer than one year.

77. PSPs shall establish a customer's profile taking into account, at a minimum:

- the nature of the customer's business (whether cash intensive, etc.);
- the nature and frequency of the activity;
- the complexity, volume and pattern of transactions;
- type of customer, based on specific risk factors (e.g. whether ownership of a corporate customer is highly complex for no apparent reason, whether the customer is a PEP, whether the customer's employment income supports transaction patterns, whether customer is known to other members of the financial group, whether delegated authority such as power of attorney is in place);
- delivery channels (e.g., whether mobile/internet banking, remote cash withdrawals);
- geographical origin of the customer;
- geographical area (e.g., whether business is conducted in or through jurisdictions with high levels of drug trafficking, corruption or lacking proper standards in the prevention of ML/TF, whether the customer is subject to regulatory or public disclosure requirements);
- whether the SOF/wealth can be easily verified and whether the audit trail has been deliberately broken and/or unnecessarily layered;
- unwillingness of the customer to cooperate with the PSPs' CDD process for no apparent reason; and
- any other information that raises suspicion of the customer's connection to ML or TF.

78. AML/CFT risks may be measured in various ways. Developing proper risk categories allow PSPs to ensure that their customers are subject to proportionate controls and oversight. The most commonly used risk criteria are: product/service risk; transaction risk; customer risk; country/geographic risk; and agent/distribution risk. How a PSP assesses these risk categories (individually or in combination) as part of its overall risk mitigation strategy is dependent on its individual circumstances and may vary from one institution to another.

Product/Service Risk Factors

79. This is the risk associated with the products or services offered by the PSPs. PSPs should pay special attention to new or innovative products or services that it does not offer but makes use of its services to deliver the product or service. A risk assessment under this category should take the following into account:

- products or services that have a very high or no transaction limit;
- the complexity of the product or service offered;
- products or services that permit the exchange of cash for a negotiable instrument, such as a stored value card or a money order; or
- products or services that seek to provide anonymity or layers of opacity, such as cash, online money transfers, stored value cards, money orders and money transfers by mobile phone.

Transaction Risk Factors

80. There are inherent risks associated with every transaction that may be executed by an PSP due to the nature of the industry. The risk associated with each transaction may vary depending on whether the PSP is sending or receiving the transaction. An overall risk assessment should include a review of transactions as a whole and should include consideration of the following factors:

a) Transactions sent or attempted:

- PSPs should be aware of a customer's behaviour at point of origination, particularly where:
- transactions appear to be structured in such a way as to attempt to break up amounts in order to stay under any applicable threshold, thereby avoiding reporting or record keeping;
- customer attempts a transaction, but cancels the transaction once subjected to CDD monitoring to avoid reporting or other requirements;
- customer makes unusual inquiries, threatens or tries to convince staff to avoid reporting;
- customer offers a bribe or a tip, or is willing to pay unusual fees to have transactions executed;
- customer appears to have no familial relationship with the receiver and no explanation is forthcoming in relation to the purpose of the transfer;
- customer is unclear about the amount of money involved in the transaction;
- based on information provided by the customer when conducting the transaction or during subsequent contact the number or value of transactions appears inconsistent with the financial standing or occupation, or is outside the normal course of business of the customer;
- transactions are unnecessarily complex and have no apparent business or lawful purpose;
- customer is transferring money to claim lottery or prize winnings to someone he or she met only online, towards a credit card or loan fee, or for employment opportunity or mystery shopping opportunity. These are all indicators of potential consumer fraud.

PSPs should be able to detect the following activities during monitoring (either during the point-of-sale interaction or back-end transaction monitoring):

- where a customer uses aliases, nominees or a variety of different addresses to execute transactions;
- transfers are being made to the same person from different individuals or to different persons from the same individual with no reasonable explanation;
- where there are unusually large aggregate transfers, or high volume or frequency of transactions with no logical or apparent reason;

- customers whose number of transfers to a jurisdiction is notably higher than what is to be expected considering overall customer base;
- customer transfers/receives funds from persons involved in criminal activities as per the information available; and
- contact information, such as address, telephone or e-mail is shared between a network of customers where such sharing is not normal or reasonably explicable.

b) Transactions received:

- PSPs should pay special attention:
- to transactions that are not accompanied by the required originator or beneficiary information;
- when additional customer or transactional information has been requested but has not been received; or
- large number of transactions received at once or over a certain period of time which do not seem to match the recipient's usual past pattern.

Customer Risk Factors

81. A PSP is expected to determine the potential risk that a customer poses within the context of its own internal control system, and the potential impact of any mitigating factors relating to that assessment. In assessing risks that may be associated with a customer, PSPs should take the following into account:

- customers conducting their business relationship or transactions in unusual circumstances, such as:
- travelling unexplained distances to locations to conduct transactions;
- establishing groups of individuals to conduct transactions at single or multiple outlet locations or across multiple services;
- customers who own or operate a cash-based business that appears to be a front or shell company or, based on a review of transactions that seem inconsistent with financial standing or occupation, appear to be intermingling illicit and licit proceeds;
- customers who are PEPs or family members or close associates of PEPs, and where the beneficial owner of a customer is a PEP;
- non face-to-face customers, where doubts exist about the identity of such customers;
- customers who give inconsistent information (e.g., provide different names);
- where the nature of the relationship or transaction(s) makes it difficult to identify the beneficial owner of the funds due to the use of agents or associates to carry out the transaction, or where the customer is acting on behalf of a third party but not disclosing that information or is being controlled by someone else (his or her handler). For example, someone else speaks for the customer, but puts the transaction in his or her name, or the customer picks up a money transfer and immediately hands it to someone else;
- customers that appear to know little or are reluctant to disclose details about the payee (address, contact information, etc.);
- customers who offer false or fraudulent identification, whether evident from the document alone, from the document's lack of connection to the customer, or from the document's context with other documents (e.g., use of identification cards or documents in different names without reasonable explanation);
- customers who are known to the PSP as having been the subject of law enforcement sanctions (in relation to proceeds generating crimes);

- ✓ customers whose transactions and activities indicate connection with potential criminal involvement, typologies or red flags provided in reports produced by the FIU, FATF or CFATF (or other FATF Style Regional Body [FSRB]);
- ✓ Customers whose transaction patterns appear consistent with generation of criminal proceeds - e.g., drug trafficking, corruption, illegal immigration, human trafficking (HT), people smuggling (PS), etc. - based on information available to the PSPs; and
- ✓ where the customer or its counterpart is another PSP or financial institution which has been sanctioned by the FIU for its non-compliance with the current AML/CFT regime and is not engaging in remediation to improve its compliance.

Geographic Risk Factors

82. Geographic risk requires an entity to make a good assessment of the potential AML/CFT risks associated with a particular geographic region.

Agent/Distribution Risk Factors

83. PSPs that use agents to facilitate the delivery of their services should be aware of the risks posed by such relationships. They must ensure that they understand who the agent is, and that they are not criminals or criminal associates. Analysis of such agent risk should take into consideration the following factors as they are relevant to the PSP's business model:

- ✓ Agents identified as PEPs;
- ✓ Agents conducting an unusually high number of transactions with another agent location, particularly with an agent in a high risk geographical location;
- ✓ transaction volume of the agent is inconsistent with overall transaction volumes or is atypical of past transaction volumes;
- ✓ Agent transaction patterns that indicate the value of transactions is just beneath the CDD threshold;
- ✓ Agents serving high-risk customers or transactions;
- ✓ Agents who fail to provide required originator information upon request;
- ✓ Agents that have been the subject of negative attention from credible media houses or law enforcement sanctions;
- ✓ Agents that have failed to attend or complete required training programmes;
- ✓ Agents that operate sub-standard compliance programmes that do not effectively manage compliance with internal policies, monetary limits, external regulation, etc.;
- ✓ Agents with a history of regulatory non-compliance and that are unwilling to implement a corrective action plan, or have been subject to enforcement action;
- ✓ Agents with a history of lax, sloppy or inconsistent data collection or record-keeping practices;
- ✓ Agents who accept false identification or identification records that contain false information, addresses that are known to be non-existent, or bogus phone numbers that are used as fillers;
- ✓ Agents whose send-to-receive ratio is not consistent with other agents, or whose transactions and activities indicate potential complicity in criminal activity; and whose business fluctuation is not consistent with their incomes or with other agents in the Territory, or is consistent with patterns of criminal proceeds; and
- ✓ Agents whose ratio of questionable or anomalous customers to customers who are not in such groups is out of the norm for comparable locations.

INTERNAL CONTROLS General

84. The PSPs shall ensure that effective AML/CFT internal controls are put in place by establishing appropriate procedures and ensuring effective implementation. The internal controls shall cover proper management oversight systems and controls, segregation of duties, training and other related matters. Responsibility shall be explicitly allocated within the PSP so as to ensure that the policies and procedures are implemented effectively.

85. The PSP's internal audit and compliance functions have an important role in evaluating and ensuring adherence to the AML/CFT policies and procedures. As a general rule, the compliance function should provide an independent evaluation of the PSP own policies and procedures , including legal and regulatory requirements. A PSP shall ensure that its audit machinery is staffed adequately with individuals who are well-versed with such policies and procedures.

86. Effective internal control measures should allow PSPs to perform a risk assessment of their business relationships or one-off transactions and allow for the management and mitigation of such risks. Established internal controls should be appropriate given the nature of the business relationship or one-off transaction and should ensure compliance with the requirements of the AML/CFT Act of 2009.

87. It is important that the BOD/senior management should be aware that subsidiaries and branches of PSPs are expected to, at a minimum, comply with the requirements of the AML/CFT Act of 2009, Regulations 2010, and this Guideline; and where some PSPs' operational AML/CFT functions may be outsourced, it retains full responsibility for compliance with local laws, Regulations and Guidelines.

88. Directors should therefore demonstrate their commitment to an effective AML/CFT programme by:

- ✓ understanding the statutory duties placed upon them, their staff and the entity itself;
- ✓ approving AML/CFT policies and procedures that are appropriate for the risks faced by the licensee;
- ✓ ensuring that the institution appoints a Compliance Officer in accordance with section 19 (1) of the AML/CFT Act 2009 and section 14 (1) of the Regulations 2010;
- ✓ ensuring that the institution is in compliance with its statutory responsibilities as it relates to AML/CFT. This includes reviewing the reports from the Compliance Officer, internal audit, external auditors and supervisory authority on the operations and effectiveness of compliance systems.

89. Senior management in collaboration with the Compliance Officer is responsible for the development of sound risk management programmes and for keeping directors adequately informed about these programmes and their effectiveness.

90. PSPs should formally document policies and procedures which at a minimum, should provide for:

- ✓ the development of internal policies, procedures and controls for, inter alia:
  - the processing of a transaction and verification of customer identity;
  - establishing business relations with third parties (correspondent banks, etc.);
  - determining business relationships that is not accepted by PSP;
  - the timely detection of unusual and suspicious transactions, and reporting to the FIU;
  - internal reporting; and
  - record retention.

- ✓ the recruitment of staff, appropriate to the nature and size of the business, to carry out the AML/CFT compliance function;

- ✓ an on-going training programme designed to ensure adherence by employees to the legal and internal procedures, and familiarity with the dangers the PSPs face and on how their job responsibilities can encounter specified ML and TF;

- ✓ the appointment of a Compliance Officer at an appropriate level of authority and independence to, inter alia, coordinate and monitor the compliance programme, receive internal reports, and issue STRs to the FIU;

- ✓ establishment of management information/reporting systems to facilitate aggregate and group/branch wide monitoring;

- ✓ an effective independent risk-based oversight function to test and evaluate the compliance programme; and

- ✓ screening procedures for hiring, and on-going systems to promote high ethical and professional standards to prevent the PSP from being used for criminal activity.

91. Policies should be periodically reviewed for consistency with the business model, and changes and developments in the PSP's products and services. Special attention should be paid to emerging technologies and new payment products as well as trends in ML and TF.

Ensuring Compliance

92. PSPs are subject to inspection by the BOG. During the monitoring and inspection process the BOG is required to review the PSPs' internal control procedures to ensure compliance with regulatory standards.

93. PSPs shall not put any restrictions on payment to beneficiaries where an STR has been made. Moreover, a PSP shall ensure that employees keep the fact of furnishing such information as strictly confidential, and **tipping-off** to the customer is strictly prohibited.

APPOINTMENT/ROLE OF A COMPLIANCE OFFICER

94. A PSP shall appoint a senior management officer as a Compliance Officer.

The Compliance Officer shall, among other things, be responsible for:

- Monitoring and reporting of all suspicious transactions and sharing of information as required under the AML/CFT Act 2009.
- Overseeing and ensuring overall compliance with the relevant laws on AML/CFT issues inclusive of the AML/CFT Act 2009 and AML/CFT Regulations 2010 .
- Developing appropriate compliance management arrangements across the full range of AML/CFT areas (e.g., CDD, record-keeping, etc.).
- Maintaining close liaison with law enforcement agencies, and any other institutions that are involved in the fight against ML and TF.

Training

95. It is important and imperative that the Compliance Officer appointed by the PSP has the necessary knowledge, expertise and required authority to effectively discharge assigned responsibilities, including knowledge on AML/CFT obligations required under the relevant laws and regulations, and the latest developments in ML and financing of terrorism techniques. The Compliance Officer should be appointed at a management level; BOG shall be immediately informed in writing; and a Personal Declaration Sheet (PDS) be submitted within thirty (30) days.

96. The Compliance Officer should be independent of the receipt, transfer or payment of funds or management of customer assets and should have timely and uninhibited access to customer identification, transaction records and other relevant information. The powers and reporting structure of the Compliance Officer should be conducive to the effective and independent exercise of his/her duties.

97. At a minimum, the Compliance Officer must be appointed and perform the functions and duties in accordance with section 19 of the AML/CFT Act 2009 and section 14 of the AML/CFT Regulations 2010. The Compliance Officer is required to consider any report submitted to him/her on a transaction which is believed or known to be proceeds of a specified offence and where necessary submit a STR to the FIU.

98. The Compliance Officer should have the authority and the resources necessary to effectively discharge his/her responsibilities. To ensure consistent and ongoing attention to the compliance regime, the appointed officer may choose to delegate certain duties to other employees. For example, the officer may delegate an individual in a branch to ensure that compliance procedures are properly implemented at that location. However, the appointed compliance officer remains responsible for the PSP's overall compliance programme and its effectiveness. It is also recommended that a Deputy be identified, who should be a staff member of similar status and experience to the Compliance Officer, and who must be able to conduct all functions of the Compliance Officer in his/her absence.

The Compliance Officer of a PSP should:

- undertake responsibility for developing internal policies, procedures, controls and systems for an effective AML/CFT compliance programme within the institution;
- develop and maintain AML/CFT guidelines for the institution in relation to the business of the institution;
- implement the customer identification requirements;
- implement record keeping and retention requirements;
- monitor compliance with the institution's internal AML/CFT programme;
- receive internal reports and consider all such reports;
- prepare and submit written STRs to the FIU as soon as practicable after determining that a transaction warrants reporting. Such forms should be prepared in the specified format as the FIU may determine;
- monitor the accounts of persons for whom a suspicious report has been made;
- establish and maintain an on-going awareness programme for the officers and employees of the financial institution's AML/CFT internal policies and procedures and conduct training programmes for staff at all levels to recognize suspicious transactions;
- establish standards for the frequency and means of training;
- conduct a self-assessment and report to the BOD (or relevant oversight body in the case of branch operations) on the operations and effectiveness of the systems and controls to combat ML and TF;
- review compliance policies and procedures to reflect changes in legislation or international developments, non-compliance and new services or products. It is essential that the scope and the results of the review be documented. Deficiencies should be identified and reported to senior management and the BOD, and corrective actions taken to address these deficiencies in a timely manner;

- participate in the approval process for high-risk business lines and new products, including those involving new technologies;
- screen persons before employing them in the compliance department;
- act as the Liaison between the institution and the BOG and/or FIU on matters pertaining to compliance with the AML/CFT function.

Training of Agents

99. Training should also be conducted for the specific categories of staff, for example, agents, customer service representatives, regular employees, senior management and the BOD.

100. Putting in place and maintaining effective controls relies on both training and awareness. PSPs should ensure that agents receive appropriate AML/CFT training either independently, or by providing such training themselves. Training programmes should be implemented that provide AML/CFT information that is at the appropriate level of detail. All relevant employees and agents should, therefore, be provided with appropriate information on A M L /CFT laws, guidelines, and internal policies.

101. The training of agents should be documented and should include the frequency, delivery mechanisms and focus of such training. Training records should be maintained in accordance with the AML/CFT Act 2009.

Customer Service Representatives and Other Employees

102. Employees are required to receive training from time to time, whether internally or externally, to adequately equip them to meet their AML/CFT responsibilities. Effective application of AML/CFT policies and procedures depends on staff within PSPs understanding not only the processes they are required to follow, but also the risks these processes are designed to mitigate, as well as the possible consequences of those risks.

103. PSPs should ensure that all employees receive appropriate training in relation to ML and TF at least once a year. Training should be relevant to the PSPs' ML/TF risks, business activities, and should be up to date with the latest legal and regulatory obligations.

104. Employees should be tested appropriately in relation to the training provided to ensure the training has the desired effect. Additionally, levels of compliance should be monitored with the PSPs' AML/CFT controls and appropriate measures applied where staff are unable to demonstrate the level of knowledge expected.

105. Any training provided should be appropriately tailored to the responsibilities of the employees receiving the training thereby equipping staff with a sound understanding of specialized ML/TF risks they are likely to face and their obligations in relation to those risks and be complemented by AML/CFT information and updates that are disseminated to relevant staff as appropriate.

106. In addition, the PSPs is required to maintain a record of the training they provide to their staff; these become particularly relevant during an examination by the BOG to establish the extent to which the PSPs is adhering to their AML/CFT obligations.

107. It is important that all staff members fully understand the rationale behind the AML/CFT policies, and the need for them to implement such policies consistently. The steps to be taken when staff members come across any suspicious transaction (such as asking questions about the SOF, checking the identification documents carefully, reporting immediately to the Compliance Officer) should be carefully and clearly formulated by the designated institution, and the respective procedures laid down in writing.

108. Senior management and the BOD must also undergo annual AML/CFT training relevant to their rank within a PSP. This will enhance the policies and procedures formulated by them after being updated on the changes for AML/CFT requirements and form the basis for PSPs to put measures in place to mitigate the likely risks arising from ML/TF.

REPORTS

(1) Suspicious Transactions

109. Suspicious activity is any observed behavior that could indicate ML and/or terrorism or terrorism-related crime. All entities that are subject to the requirements of the AML/CFT must take steps to identify any activity suspected to be linked to ML or TF and report it to the FIU if they determine that the activity appears suspicious. Where reports are not made to the FIU, a record should be made of the activity and the reason for not filing are port.

110. PSPs must ensure that, in the event of a suspicious activity being discovered, all staff are aware of the reporting chain and the procedures to follow. Staff at all levels should also be aware of the identity of the Compliance Officer and the steps to be followed when making a STR.

111. Where a suspicious report has been filed with the FIU, and further unusual or suspicious activity pertaining to the same customer arises, PSPs should file additional reports with the FIU.

112. Pursuant to section 18 (4) of the AML/CFT Act 2009, PSPs are required to report as soon as possible but not later than **three** working days to the FIU, where the identity of the person involved, the transaction, proposed transaction or attempted transaction or any other circumstance concerning that transaction lead the institution to have reasonable grounds to suspect that a transaction:

- involves proceeds of crime to which the AML/CFT Act 2009 applies;
- involves or is linked or related to or to be used for terrorism, terrorist acts or by terrorist organizations or for the financing of terrorism; or
- is of a suspicious or an unusual nature.

113. The STR should be in the format prescribed in the Guideline No.1 – 2013 issued by the FIU or in accordance with section 18 (4) (b) of the AML/CFT 2009. All reports must be accompanied by a letter signed by the institution's Compliance Officer.

114. An institution which has reported a suspicious transaction shall, if requested by the FIU, provide further information as required on the said transaction.

Indicators of Suspicious Activity

New customers and occasional or 'one-off' transactions

115. PSPs must pay particular attention to the following indicators which may give rise to suspicious activity tending towards ML when dealing with new customers or with customers on an occasional or one-off transaction basis:

- checking the identity is proving difficult;
- the customer is reluctant to provide details of his or her identity or is in any other way uncooperative;
- a cash transaction is unusually large;

- the cash is in small denominations;
- the customer requests currency in large denomination notes;
- the customer will not disclose the source of cash;
- the explanation for the amounts involved are not credible;
- a series of transactions are structured just below the regulatory threshold for due diligence identity checks;
- the customer has made an unusual request for collection or delivery; and
- a customer engages in unnecessary routing of funds through third-parties.

Regular and established customers

116. In relation to customers that PSPs know and are accustomed to dealing with, attention must be paid to the following indicators which may give rise to suspicious activity of ML:

- the size or frequency of the transaction is not consistent with the normal activities of the customer;
- the pattern of transactions has changed since the business relationship was established; and
- there is a sudden increase in the frequency or value of transactions of a particular customer without reasonable explanation.

Examples where customer identification issues have potential to indicate suspicious activity

117. The following represent examples relative to customer identification that may raise suspicious activity:

- The customer refuses or appears reluctant to provide information requested;
- There appears to be inconsistencies in the information provided by the customer;
- An address appears vague or unusual or, in relation to a known customer, changes frequently;
- The supporting documentation does not add validity to the other information provided by the customer; and
- The customer is in a hurry to rush a transaction through, with promises to provide the information later.

(2) Threshold Reports

118. **PSPs**

In addition, regardless of whether or not a transaction is viewed as suspicious, all purchases over G$200,000 (two hundred thousand dollars) and all sales over G$200,000 (two hundred thousand dollars) should be promptly reported to the FIU by PSPs.

Establishment of Registers

119. PSPs are required to maintain a register of all STRs made to the Compliance Officer and should contain details of the date on which the report is made, the person who made the report and information sufficient to identify the relevant documents.[5]

120. Additionally, PSPs are required to maintain a register of all enquiries made by the FIU and other law enforcement authorities acting under powers provided by the AML/CFT Act 2009 or any other law relating to ML, TF and proceeds of crime. The register should be kept separate from other records and contain at a minimum the date and nature of the enquiry, the name and agency of the enquiring officer, the powers being exercised, and details of the accounts or transactions involved.

121. PSPs are also required to maintain records of staff training which at a minimum should include:-

- details of the content of the training programmes provided;
- the names of staff who have received the training;
- the date on which the training was delivered;
- the results of any testing carried out to measure staff understanding of the AML requirements; and
- an on-going training plan.

Reporting Declined Business

122. It is normal practice for financial institutions to turn away business that they suspect might be criminal in intent or origin. Where an applicant for business or a customer fails to provide adequate documentation, including the identity of any beneficial owners or controllers, consideration should be given to filing a STR. (Please refer to Section 18 of the AML/CFT Act 2009).

5 Refer to Section 11 (2) (3) of the AML/CFT Regulations 2010

MAINTENANCE OF RECORDS OF TRANSACTIONS

123. It is imperative for PSPs to keep a record of all customer verification measures, all transactions executed, and all STRs filed with the FIU. Maintenance of such comprehensive records enables PSPs to show their compliance with the AML /CFT Act 2009 and AML/CFT Regulations 2010. Such records may also prove crucial if there is an investigation into a customer or suspicious business transaction. The types of records kept may include:

- daily records of transactions;
- receipts;
- cheques;
- customer correspondence; and
- customer information, such as name and address and, in the case of a legal person, controller and beneficial ownership information.

Records may be kept in the following formats:

- original documents;
- certified copies of original documents, including scanned documents;
- microform or microfiche; and
- computerized or electronic format.

Back-up and Recovery

124. Information on transactions processed must be maintained in a remote area from the place of operation in order to safeguard such data should an adverse event occur.

125. Part III section 16 (1) – (5) of the AML/CFT Act 2009 and 6-10 of the AML/CFT Regulations 2010 stipulates the minimum requirements for PSPs with regard to record keeping. All records are required to be maintained for a period of at least 7 years from the date the one-off transaction was completed or the business relationship was terminated. Records should be retained in a format, including electronic, scanned or original, that would facilitate retrieval in legible form without undue delay.

126. PSPs should develop clear standards on what records must be kept on customer identification and individual transactions and their retention period. Such a practice is essential to permit the institution to monitor its relationship with the customer, to understand the customer's on-going business and, if necessary, to provide evidence in the event of disputes, legal action, or a financial investigation that could lead to criminal prosecution.

127. To facilitate compliance with the above and to facilitate investigations undertaken by the FIU, PSPs should establish a document retention policy that provides for the maintenance of a broad spectrum of records, including those related to customer identification, business transactions, internal and external reporting and training. Once a business relationship has been formed, the institution should maintain records of client identification and transactions performed.

128. The document retention policy should incorporate the requirement that a PSP is required to keep records of all transactions as well as identification data on a customer for a minimum period of 7 years, from the date the relevant transaction or series of linked transactions was completed or when the business relationship was

terminated, whichever is the later. It is an offence to knowingly destroy, falsify or conceal any document or material which would aid in an investigation into ML, TF or the proceeds of crime[6].

129. It may also be necessary for PSPs to retain records for a longer time period as required by other statutory requirements or mandated by the BOG or until such time as advised by the FIU or High Court, for a period exceeding the date of termination of the last business transaction where there:

- has been a report of a suspicious activity; or
- is an on-going investigation relating to a transaction or customer.

6 Refer to AML/CFT Act 2009 –Section (6) (1) (2)

130. In addition, transaction records should contain sufficient details[7] to permit reconstruction of individual transactions (including the amounts and types of currency involved) so as to provide, if necessary, an audit trail and evidence for prosecution of criminal activity and to enable PSPs to comply swiftly with information requests from the FIU. This applies whether or not records are stored off the premises of the institution.

131. PSP should ensure that records held by a subsidiary or affiliate at a minimum, comply with the requirements of Guyana's law and this guideline. Where the institution has outsourced any or all of the foregoing functions to another company then it must be satisfied that the relevant records will be maintained in accordance with Guyana's law and will be available to the BOG, FIU or law enforcement on request.

132. When a PSP merges with or takes over a financial entity, it should ensure that the records such as CDD, transactions, external audit and training can be readily retrieved. Where the records are kept in a contractual relationship by an entity other than a PSP, the institution is responsible for retrieving those records before the end of the contractual arrangement.

133. To ensure that records remain up-to-date and relevant, there is a need for PSPs to undertake regular reviews of existing records. An appropriate time to do so is when a transaction of significance takes place, or at least upon occurrence of a material change to the business relationship (e.g., change of employment, marital status, address, etc.), or when there is a material change in the way that the account is operated. In addition, it is recommended that records for high-risk customers are updated annually.

7 Such details are specified in Section 16 of the AML/CFT Act 2009.

134. If during the course of the updating exercise or any time after the business relationship has commenced and it is discovered that the information on file is inaccurate, insufficient or is no longer applicable it should take steps to ensure that all relevant and updated information is obtained as quickly as possible. Where the correct information is not available or cannot be obtained for any reason, then steps must be taken to terminate the relationship and consideration should be given to referring the matter to the FIU.

PART 6 - OTHERS

TERRORIST FINANCING

135. ML and TF are often mentioned together but the two are separate crimes. The key distinction between ML and TF involves the origin of the funds. TF uses funds for an illegal political purpose, but the money is not necessarily derived from illicit proceeds while ML always involves the proceeds of illegal activities.

DETECTING TERRORIST FINANCING

136. The following key considerations should be taken into account when making a determination whether funds are linked to TF:

- Motivation – is ideological.
- SOF – internally from self-funding groups and externally from benefactors and fundraisers.
- Conduits – favours cash couriers or informal financial system.[8]
- Detection Focus – suspicious relationships, such as wire transfer between seemingly unrelated parties.
- Transaction Amounts – small amounts below reporting threshold.
- Financial Activity – no workable financial profile of terrorist exists.

Examples of activity that might suggest there could be potential terrorist activity

137. The following represent examples of possible links to terrorist activity:

- parties to the transaction are from countries known to support terrorist activities;
- use of false identity documentation;
- abuse of non-profit organisations;
- beneficial owner not properly identified;
- the customer is unable to satisfactorily explain the source of income or provides contradictory statements that raises doubt about his or her integrity;
- the customer's address changes frequently; and
- media reports on suspected or arrested terrorists or groups.

PROLIFERATION FINANCING (PF)

138. PF is the act of providing funds or financial services which are used as part, for the manufacture, acquisition, possession, development, export, transshipment, brokering, transport, transfer, stockpiling or use of nuclear, chemical or biological weapons and their means of delivery and related materials (including both technologies and dual-use goods used for non-legitimate purposes), in contravention of national laws or, where applicable, international obligations.

Some indicators of PF include:

- ✓ the customer is vague and resistant to providing additional information when asked;
- ✓ the customer's activity does not match its business profile or the end-user information does not match the end-user's business profile;
- ✓ the transaction involves designated persons;
- ✓ the transaction involves higher risk jurisdictions which are known to be involved in proliferation of weapons of mass destruction or PF activities; and
- ✓ the transaction involves possible shell companies.

139. **HUMAN TRAFFICKING (HT)**

HT is the act of recruiting, harboring, transporting, providing or obtaining a person for forced labor or commercial sex acts through the use of force coercion, or exploitation of victims. Anyone can be a victim regardless of origin, sex, age or legal status and there is no need for persons to cross a border, individuals can be trafficked within the borders of a country. It includes but is not limited to servitude, forced labor, debt bondage and sexual exploitation.

- ✓ Frequent transactions, inconsistent with expected activity and/or line of business in apparent efforts to provide subsistence to individuals (e.g., payment for housing, lodging, regular vehicle rentals, and purchases of large amounts of food).

BANK OF GUYANA

Guideline for

Insurance Companies and Intermediaries

on

Anti-Money Laundering and Countering the

Financing of Terrorism

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ABBREVIATIONS

AML	Anti-Money Laundering
AML/CFT	Anti-Money Laundering and the Combatting the Financing of Terrorism
BOG	Bank of Guyana
CDD	Customer Due Diligence
CO	Compliance Officer
CFATF	Caribbean Financial Action Task Force
EDD	Enhanced Due Diligence
FATF	Financial Action Task Force
FIU	Financial Intelligence Unit
IA	Insurance Act 2016 (Act No. 17 of 2016)
IAIS	International Association of Insurance Supervisors
KYC	Knowing Your Customer
KYE	Knowing Your Employee
ME	Mutual Evaluation
ML	Money Laundering
ML/TF	Money Laundering and Terrorism Financing
NRA	National Risk Assessment
PEP	Politically Exposed Person
PF	Proliferation Financing
SA	Supervisory Authority
SDD	Simplified Due Diligence
STR	Suspicious Transaction/Activity Report
WMD	Proliferation of Weapons of Mass Destruction

1.0 INTRODUCTION

1.1 The Anti-Money Laundering Guidelines for the Conduct of Insurance Business

The insurance industry is potentially at risk of being misused for money laundering and financing terrorist activities. The products and services offered in the insurance industry can provide an opportunity for these criminal activities. As a result, an insurer or an insurance intermediary may be involved knowingly or unknowingly in money laundering and/or financing of terrorist activities thus exposing it to legal, operational, and reputational risks.

The Bank of Guyana (the Bank), pursuant to its mandate to regulate, supervise and develop the insurance industry has developed guidelines to combat money laundering and financing of terrorism in the insurance industry.

Internationally, initiatives to prevent the misuse of financial systems by persons laundering money and financing terrorism led to the formation of the Financial Action Task Force (FATF). FATF is an intergovernmental policy-making body that sets standards, develops and promotes policies to combat money laundering and terrorist financing. In 2012, FATF revised and issued 40 Recommendations to combating money laundering and terrorist financing. These are recognized as the global standards for combating money laundering and terrorist financing. The International Association of Insurance Supervisors (IAIS), recognizes the FATF recommendations as the guiding principles for anti-money laundering and combating the financing of terrorism.

The Bank (BOG) is required to circulate the United Nations Sanctions List to the reporting companies under its purview for information and necessary action.

These Anti-Money Laundering Guidelines for Insurance Companies are to be followed by all persons conducting insurance business in Guyana. The Guidelines highlight methods of prudent customer identification, record keeping, identification of suspicious activities and reporting such activities to the FIU for further investigation.

Failure to comply with these Guidelines may bring into question the fitness and propriety of the company. Where any procedures are required to be established under these Guidelines, such procedures must be followed and the insurance company may, upon the request of BOG, be asked to demonstrate compliance.

These Guidelines should always be considered together with, inter alia, the obligations of the Anti-Money Laundering and Countering the Financing of Terrorism Act, No. 13 of 2009 (AMLA) and all of its amendments.[1] Notwithstanding *anything* contained in these Guidelines, the provisions contained in the AMLA *shall prevail* over the provisions not in conformity with or *contradicting* any provisions contained in the AMLA.

The BOG will from time to time update these Guidelines to reflect new legislation, developments in the finance sector, changes to international standards and good practice and the Regulations.

The requirements set out herein in these Guidelines must be considered as a mandatory minimum.

1.2 Branches and Subsidiaries

Where an Insurance Company has branches or subsidiaries in other jurisdictions, the practices and procedures, consistent with these Guidelines, must be uniform throughout all parts of the business.

[1] See Appendix A.

However, if different practices emanate from the host jurisdiction the more specific requirements of host regulators and authorities should be monitored and met. Where the requirements of the host jurisdiction differ from those required by these Guidelines, the higher of the requirements (either host or these Guidelines) must be applied.

1.3 Legislative Framework

The following laws and guidelines comprise the AML/CFT legislative framework:

1. Anti-Money Laundering and Countering the Financing of Terrorism Act 2009 (Act No. 13 of 2009) and Amendments
2. AML/CFT Regulations No. 4 of 2010
3. AML/CFT Regulations No. 4 of 2015
4. AML/CFT Regulations No. 7 of 2015
5. Insurance Act 2016 (Act No. 17 of 2016
6. Insurance Act 1998 (repealed)
7. Power of Attorney (Amendment) Act 2022
8. Companies Act Cap 89:01
9. AMLCFT Handbook for Reporting Entities
10. Guidance Notes for Insurance Companies & Brokers

2.0 GENERAL

2.1 Definitions

“Act” means The Anti-Money Laundering and Countering the Financing of Terrorism Act No. 13 of 2009 and its subsequent amendments.

“The Bank” means the Bank of Guyana.

“Beneficiary” refers to the beneficiary to the insurance contract or pension plan.

“Customer” refers to the policyholder or prospective policyholder.

“Insurance company” refers to insurance companies licensed under the Insurance Act, No. 17 of 2016.

“Insurance intermediaries” mean agents and brokers licensed under the Insurance Act No. 17 of 2016.

2.2 Key Concepts

“Money Laundering” means the act of a person who:

a) knows or ought to have reasonably known that the property is or forms part of the proceeds of crimes and;

b) enters into any agreement or engages in any arrangement or transaction with anyone in connection with that property, whether that agreement, arrangement or transaction is legally enforceable or not; or

c) performs any other act in connection with such property, whether it is performed independently or with any other person,

d) Whose effect is to:
   - conceal or disguise the nature, source, location, disposition or movement of the said property or the ownership thereof or any interest which anyone may have in respect thereof; or
   - enable or assist any person who has committed or commits an offence, whether in Guyana or elsewhere to avoid prosecution; or
   - remove or diminish any property acquired directly, or indirectly, as a result of the commission of an offence;

e) acquires, uses or has possession of property and who, at the time of acquisition, use or possession of such property, knows or ought reasonably to have known that it is or forms part of the proceeds of a crime committed by another person;

f) knowingly transports, transmits, transfers or receives or attempts to transport, transmit, transfer or receive a monetary instrument or anything of value to another person, with intent to commit an offence.

"**PEP**" means Politically Exposed Person. This refers to a person holding a prominent position in a public office and includes spouse, close relative or associate of such person. Politically exposed persons are individuals who are or have been entrusted with prominent public functions in a local or foreign country, e.g., Heads of States or Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc., including their spouses, close relatives and associates or legal persons and arrangements controlled by such persons.

"**Person**" means any natural or legal entity.

"**Proceeds of Crime**" means any property or economic advantage derived or realized, directly or indirectly, as a result of or in connection with an offence irrespective of the identity of the offender and includes, on a proportional basis, property into which any property derived or realised directly from the offence was later successively converted, transformed or intermingled, as well as income, capital or other economic gains derived or realized from such property from the time the offence was committed.

"**Regulations**" refer to the Anti-Money Laundering and Countering the Financing of Terrorism Regulations and the Prevention of Terrorism (Implementation of the United Nations Security Council Resolutions on Suppression of Terrorism) Regulations 2013.

"**Reporting Company**" means an insurance company and a designated non-financial business and profession as defined in the Anti-Money Laundering and Countering the Financing of Terrorism Act No. 13 of 2009 and its subsequent Amendments.

"**Terrorism Acts**" are as defined in the Anti-Money Laundering and Countering the Financing of Terrorism Act No. 13 of 2009.

2.3 Vulnerabilities in the Insurance Industry

The insurance industry is vulnerable to money laundering and financing of terrorism in a number of ways. The Bank brings to the attention of the industry some of the transactions or products that may be vulnerable to money laundering and financing of terrorism. The industry shall be required to take more precautions in these transactions:

a. Life policies may become vulnerable in that when it matures or is surrendered, funds become available to the policyholder or beneficiary. In such cases, the beneficiary may sometimes be changed, possibly against payment before maturity or surrender, in order that the insurer can make payments to a new beneficiary. A policy might be used as collateral to purchase other financial instruments. These investments in themselves may be merely one part of a sophisticated web of complex transactions with their origins elsewhere in the financial system.

b. Examples of the type of insurance contracts that are vulnerable as a vehicle for laundering money are products such as:

   i. unit-linked or non-unit-linked single premium contracts;
   ii. purchased annuities;
   iii. lump sum top-ups to an existing life contract; and
   iv. lump sum contributions to personal pensions contracts.

c. General insurance companies may be vulnerable to money laundering and financing of terrorism through inflated and bogus claims e.g., by arson, or other means causing false claims to be made to recover part of the invested illegitimate claim.

d. Re-insurance may be used for money laundering and financing of terrorism by establishing fictitious reinsurance companies and reinsurance intermediaries fronting arrangements and captives, or by misuse of normal reinsurance transactions which may include the deliberate placement via the insurer of the proceeds of crime with a reinsurance company in order to disguise the source of funds.

e. Insurance intermediaries are an important channel of distribution and the link between the insurer and the policy holder may be used for money laundering and financing of terrorism by either failing to carry out due diligence or being established to facilitate illegal transactions.

f. Premium financing by non-regulated financial companies can be used as an avenue for money laundering and financing of terrorism where the insured uses illegal funds to repay the premium loan with an intention of receiving clean funds upon the occurrence of the risk and compensation by the insurer. The finances used for premium financing may also be from an illegal source and are being laundered by advancing loans to policyholders or prospective policyholders.

2.4 Stages of Money Laundering

Despite the variety of methods employed, the laundering process is accomplished in three stages. The stages of anti-money laundering may occur in any order and may not necessarily be in the order provided.

The stages, described below, may comprise numerous transactions by the launderers that could alert an insurance company or an intermediary of the criminal activity:

a) **Placement** – the physical disposal of the initial proceeds derived from illegal activities. It entails the physical movement of cash or property away from the location where it was illegally obtained and its placement in the legitimate financial system.

b) **Layering** – separating illicit proceeds from their source by creating complex layers of financial transactions designed to disguise the audit trail and provide anonymity. This may include a scenario where a single premium investment is accompanied by a request for a letter of guarantee, and/or followed by surrender, or loan and unit trust investments shortly followed by repurchase.

c) **Integration** – the provision of apparent legitimacy to criminally derived wealth. If the layering process has succeeded, an integration scheme places the laundered proceeds back into the economy in such a way that they re-enter the financial system appearing as normal business funds. This may be obtaining assets e.g. through investment in a policy, obtaining payment by way of cheque or electronic payment from the insurer and reinvestments in other instruments.

The insurance industry is a potential major target for money laundering operations because of the variety of services and investment vehicles offered that can be used to conceal the source of money.

3.0 POLICIES AND PROCEDURES TO COUNTER MONEY LAUNDERING AND FINANCING OF TERRORISM

The AML/CFT Act 2009 designates the Bank as the AML/CFT SA for the insurance companies/brokers. The primary responsibilities of the Bank as an SA include *inter alia*:

- reviewing the compliance programme of all insurance companies/brokers to determine its adequacy and compliance with applicable laws and guidelines;
- approving the Compliance Officer;
- issuing guidelines, instructions or recommendations to aid compliance with AML/CFT requirements;
- taking proportionate and dissuasive regulatory action against those insurance companies and intermediaries regulated by it which fail to comply adequately with AML/CFT statutory obligations and guidelines issued by the Bank; and
- cooperating and sharing information promptly with the FIU, and other domestic competent authorities as required for the purposes of AML/CFT. This includes disclosing information to the FIU as soon as is reasonably practicable where it has knowledge or has reasonable grounds for believing that insurance companies and intermediaries may have been engaged in money laundering or terrorist financing.

4.0 RESPONSIBILITIES OF THE BOARD AND MANAGEMENT

4.1 The Board

a. It is the responsibility of the board of directors of insurance companies to:

i. Establish policies and procedures to ensure the effective prevention, detection, reporting and control of possible money laundering and terrorist financing activities.

ii. Review the policies and procedures once every two (2) years and from time to time as may be necessary, to ensure compliance with the Law. Any changes on the policies and procedures must be filed with the Bank within thirty (30) days of effecting the changes.

iii. Communicate the policies to all staff whether in local or foreign branches, departments or subsidiaries and develop instruction manuals setting out procedures for:

- Customer acceptance and identification
- Customer due diligence
- Record-keeping
- Recognition and reporting of suspicious transactions
- Staff screening and training
- Establishing the legitimacy of the source of funds

b. Comply with the relevant legislation and seek actively to promote close cooperation with law enforcement authorities.

c. Instruct their internal audit or compliance departments to verify, on a regular basis, compliance with policies, procedures and controls against money laundering and terrorist financing.

d. Regularly review the policies and procedures on countering money laundering and terrorist financing to ensure their effectiveness. Assess and ensure that the risk mitigation procedures and controls are working effectively.

e. Register with the FIU and comply with their reporting obligations under the AML/CFT Act 2019:

- **Threshold Transaction Report (TTRs)** – any transaction facilitated for a customer (single or accumulated) within a month that is equal to or above two million dollars ($2,000,000) must be reported on or before the 7th day of the following month.

- **Suspicious Transactions Reports (STRs)** – must be submitted by the reporting entity no later than three (3) days after forming a suspicion.

- **Terrorist Property Reports (TPRs)** any transaction (without delay) after a person or entity has been identified on the United Nations Security Council (UNSC) Consolidated List or is listed or specified by order of the Minister of Finance in accordance with section 2(2) of the AML/CFT Act 2009. This report is also required to be filed on a quarterly basis on the 7th day after the end of each quarter.

f. Appoint a Compliance Officer according to the requirements stipulated in section 19 (1) (a) of the Act.
g. Develop a group policy on anti-money laundering and combating the financing of terrorism and extend this to all its branches and subsidiaries where applicable outside Guyana.

4.2 Senior Management

a. Senior Management is responsible for the day-to-day implementation, monitoring and management of the insurance company's AML/CFT compliance programme, including ensuring adherence to established AML/CFT policies and procedures. Among other things, Senior Management should ensure that policies and procedures:

i. are risk based, proportional and adequate to mitigate ML and TF risks of the insurance company;

ii. comply with all relevant AML/CFT laws, regulations and guidelines; and

iii. are implemented effectively across relevant business areas or throughout the financial group as applicable.

b. Senior Management must review policies and procedures periodically for consistency with the insurance company's business plan, product and service offerings, and risk appetite. Attention should be paid to **new and developing technologies** and companies should identify and assess the ML/FT risks arising from **new products/services and delivery channels; new business practices and new or developing technologies for new and existing products; and put measures in place to manage and mitigate such risks**. Risk assessments should take place prior to the launch or use of such products/services, channel, business practices and technologies.

c. Senior Management should also ensure that:

i. All significant recommendations made by internal and external auditors and regulators in respect of the AML/CFT programme are acted upon in a timely manner;

ii. Relevant, adequate and timely information regarding AML/CFT matters is provided to the Board;

iii. The CO receives the appropriate training on an ongoing basis to effectively perform his duties;

iv. There is an ongoing employee training programme which enables employees to have sufficient knowledge to understand and discharge their AML/CFT responsibilities; and

v. The Compliance and Internal Audit functions are resource adequately in terms of people, IT systems and budget to implement, administer and monitor the AML/CFT program requirements effectively.

4.3 Role of the Compliance Officer

a. Every insurance company and broker shall for the purpose of securing compliance with Section 19 (3) of the Anti-Money Laundering and Countering the Financing of Terrorism Act 2009 (Act No. 13 of 2009) designate a manager or official employed at a managerial level as the CO of that institution[2]. The CO must be approved by the Bank and must satisfy the definition of an "officer" as contained in the respective legislation[17] that governs financial institutions. Accordingly, the CO must satisfy the "fit and proper" requirements outlined in section 11 of the Insurance Act No. 17 of 2016.

b. Where a company has five (5) or fewer employees, as may be the case with an insurance broker, the most senior employee shall be the CO. Where the company is part of a financial group, consideration may be given to the suitability of an applicant from within the group, provided that appropriate service level arrangements are in place.

c. As far, as is practical, the CO must have sufficient authority, independence and seniority to be able to effectively carry out his duties in accordance with the FOR. The identity of the CO must be treated with strictest confidence by the employees of the institution.

d. The CO must have the necessary knowledge and expertise to effectively discharge his role and responsibilities, including keeping abreast of the latest developments in ML/TF techniques and the AML/CFT best practices within the industry. Consequently, the CO should possess professional qualifications/ certification in AML/CFT. Notwithstanding, on an ongoing basis, insurance companies/brokers must ensure that the CO and other staff receive specialized training that is appropriate to their particular job function, so that they are able to effectively discharge their duties. Specialized training on the prevention and detection of ML/FT include, but is not limited to:

[2] Section 19 (3), The person identified in subsection (1) (a) shall be a compliance officer at management level responsible for establishing and maintaining compliance with the requirements of section 18.

i. AML/CFT legislative and regulatory requirements;

ii. The FATF 40 Recommendations, including ML/TF typologies;

iii. The identification, assessment and management of ML/FT risk;

iv. The design and implementation of risk based internal systems of AML/CFT control;

v. The design and implementation of AML/CFT compliance testing and monitoring programs;

vi. Review and handling of internal unusual or suspicious activity reports;

vii. The identification and handling of completed and attempted suspicious activity and transactions;

viii. The process for submitting a suspicious activity or transaction report to the FIU;

ix. The handling of monitoring, production and restraint orders received from law enforcement agencies;

x. The ML/TF vulnerabilities of relevant services and products;

xi. ML/TF trends and typologies; and

xii. Managing 'tipping off' risk.

e. Good governance practices require that the CO should be independent of the receipt, transfer or payment of funds, or management of customer relationships and assets. In considering the independence of the CO, consideration should be given to any potential conflicts of interest that may arise between the compliance function and any other responsibilities discharged by the CO. In determining independence the following should be taken into account:

i. The nature of the reporting lines between the CO and management of the insurance company. Ideally, the CO should have a direct reporting line to senior management and where necessary to the Board of Directors (or relevant Committee of the Board) of the institution. The CO should not have a reporting line to a senior manager with business line responsibilities. For smaller companies where independence may not be practical, consider administrative reporting to a business line manager and functional reporting to a more senior officer or to the Board. Ultimately, the insurance companies and brokers must be able to demonstrate the independence of the CO in form in instances where practically, independence cannot be achieved functionally.

ii. Potential conflicts of interest between their compliance responsibilities and any other responsibilities that the CO may have. In general, the CO should not have any other responsibilities than that of compliance. However, where this is not feasible, insurance companies and brokers should make appointments that as far as possible, avoid conflicts of interest.

- The remuneration structure. Insurance companies should ensure that remuneration of the CO is not related to the performance of any one-business line within the organization.

iv. For consistency and to ensure ongoing attention to the compliance regime, the appointed CO may delegate certain duties to other employees. However, where such a delegation occurs, the CO retains responsibility and accountability for the compliance programme.

v. The CO must have:

- Unfettered access to, and direct communications with Senior Management and the Board;
- Timely and uninhibited access to customer identification, transaction records; and
- Other relevant information throughout the organization.

4.4 Responsibilities of the CO

The CO has overall responsibility for the implementation of the AML/CFT programme. At a minimum, the CO must perform the functions and duties as prescribed in AML/CFT Act and Regulations among other things should:

i. Have oversight of the AML/CFT control activity in all relevant business areas for the purposes of establishing a reasonable threshold level of control consistency throughout the company;

ii. Keep the AML/CFT programme current relative to the insurance companies and brokers identified inherent risks and giving consideration to local and international developments in ML and TF;

iii. Conduct regular risk assessments of the inherent ML and TF risks including timely assessments of new products, services and business acquisition initiatives to identify potential ML/TF risks and develop appropriate control mechanisms;

iv. Conduct periodic assessments of AML/CFT control mechanisms to ensure their continued relevance and effectiveness in addressing changing ML/TF risks, assess operational changes, including the introduction of new technology and processes to ensure that ML/TF risks are addressed;

v. Ensure systems resources, including those required to identify and report suspicious transactions and suspicious attempted transactions, are appropriate in all relevant areas of the insurance companies and brokers;

vi. Develop written AML/CFT policies and procedures that are kept up to date and approved by the Board;

vii. Ensure that ongoing training programmes on ML and TF are current and relevant and are carried out for all employees, senior management and the Board;

viii. Ensure that systems and other processes that generate information used in reports to Senior Management and the Board are adequate and appropriate, use reasonably consistent reporting criteria, and generate accurate information; and

ix. Report pertinent information to the Board and Senior Management regarding the adequacy of the AML/CFT framework or any associated issues.

5.0 INDEPENDENT TESTING

Insurance Companies/Brokers must conduct independent testing of their compliance programme. It is important that these reviews are performed by auditors who have had appropriate AML/CFT training and experience in respect of ML and TF risk and an appropriate level of knowledge of the regulatory requirements and guidelines.

5.1 External Audits

a. Reviews of the insurance companies and brokers AML/CFT policies, procedures and processes for compliance with legislation must be conducted annually.

b. External audits of insurance companies and brokers with agency arrangements must include a sample of business introduced by incorporated agents of the insurance company. The external auditor should also assess the controls put in place by the insurance companies and brokers to ensure that the agents comply with the company's compliance programme and those agents are included in the insurance company's AML/CFT training.

5.2 Internal Audits

a. The Internal Auditor should perform regular reviews to evaluate the adequacy of implementation of the Insurance Company/Broker AML/CFT policies, procedures and systems. The Bank may also request that an Insurance Company/Broker conduct an internal AML/CFT audit if, in the Bank's opinion, such an audit is warranted. The frequency of internal audit review may be determined by the company commensurate with its complexity, size and risk profile, but at a minimum should be conducted every three (3) years. The basis for the audit frequency must be clearly articulated in the Insurance Company/Broker audit policy and scope.

b. The review process should identify weaknesses in policies and procedures, corrective measures and ensure timely follow-up of actions, including ensuring that recommendations made by the external auditor and the Bank have been satisfactorily addressed.

c. The internal audit should also review the risk assessment carried out by the company to ensure that it is sufficiently comprehensive. The adequacy of the compliance programme should also be reviewed to ensure that it is effectively mitigates any identified risks.

d. Auditors should document the audit scope, procedures performed, transaction testing completed, and findings of the review. All audit documentation should be made available for Bank's review upon request. Any breaches, policy or procedure exceptions or other deficiencies noted during the audit should be documented in an audit report and reported to senior management and the Board or a designated committee in a timely manner. Senior management should advise on corrective actions to address deficiencies and a timeline for implementing such actions. The Board or designated committee and audit should track audit deficiencies and ensure that corrective actions are implemented in a timely manner.

e. The internal audit would include, *inter alia:*

   i. A review of the insurance company/broker risk assessment and risk rating process for reasonableness given its risk profile (services, policy holder and geographic locations (both insurance company and its policy holders locations));

   ii. Determining the adequacy of the Insurance Company/Broker ML/TF risk assessment framework and application of a risk-based approach in the design of its AML/CFT policies, procedures and controls;

iii. Appropriate risk-based transaction testing to verify adherence to the AML/CFT record keeping and reporting requirements;

iv. An evaluation of management's efforts to resolve breaches and deficiencies noted in previous audits and regulatory examinations, including progress in addressing outstanding supervisory actions, if applicable;

v. A review of employee training for effectiveness, completeness and frequency and the extent of employees' and officers' (including senior management's) compliance with established AML/CFT policies and procedures;

vi. A review of the effectiveness of the suspicious activity monitoring systems (manual, automated, or a combination) used for AML/CFT compliance including a review of the criteria and processes for identifying and reporting suspicious transactions;

vii. An assessment of the overall process for identifying and reporting suspicious activity, including a review of 'not filed' (closed not suspicious) internal suspicious transactions/activity reports to determine the adequacy, completeness and effectiveness of the adjudication process. It should be noted that the internal audit review does not include a review of actual SAR/STRs filed with the FIU.

f. The internal audit review should include interviews with key employees, such as staff of the compliance unit, customer facing employees handling transactions and their supervisors to determine their knowledge of the AML/CFT legislative requirements and the insurance companies and brokers policies and procedures.

6.0 RISK-BASED APPROACH[3]

a. The BOG issued Corporate Governance Guidelines to the insurance industry in July 2019. This Guideline sets out *inter alia*, the minimum standards that are expected of a risk management framework of an insurance company. Although the aforementioned Guidelines do not refer to AML/CFT, the Bank will adopt a risk-based approach to this specific area and expects licensees to incorporate AML/CFT in their risk management frameworks.

b. Where policyholders are assessed to be of higher money laundering and terrorist financing risks, insurance companies shall take enhanced measures to manage and mitigate those risks. Correspondingly, where the risks are lower, simplified measures may be applied. Simplified measures include reducing the frequency of customer identification updates or reducing the degree of ongoing monitoring and scrutinizing transactions, based on a reasonable monetary threshold.

c. An insurance company shall identify, assess and take effective action to mitigate money laundering and terrorist financing risks and adopt a holistic approach to the Risk Based Approach and should avoid a silo approach when assessing the relationship between risks.

[3] See Annex A, Examples of Risk Factors for ML/TF Risk Assessments of Insurance Entities

d. An insurance company may assess the money laundering and terrorist financing risks of individual customers by assigning appropriate risk rating to their customers.

e. While there is no agreed upon set of risk factors and no one single methodology to apply these risk factors in determining the appropriate risk rating of policy holder, an insurance company shall consider the following factors:

In relation to country risk, customers with residence in or connection with high-risk jurisdictions for example:

- those that have been identified by FATF, as jurisdictions with strategic AML deficiencies;
- countries subject to sanctions, embargos or similar measures issued by, for example, the United Nations;
- countries which are vulnerable to corruption; and
- those countries that are believed to have strong links to terrorist activities.

f. In assessing the country's risk associated with a policy holder, consideration may be given to data available from the United Nations, the International Monetary Fund, the World Bank, the Financial Action Taskforce, among others and the insurance company's own experience or the experience of other group entities, where the insurance company is part of a group, which may have indicated weaknesses in other jurisdictions.

g. The following are examples of customers who might be considered to carry lower money laundering risks:

- customers who are employed with a regular source of income from a known legitimate source which supports the activity being undertaken;
- the positive reputation of the customer, e.g. a well-known, reputable public or private company, with a long history that is well documented by independent sources, including information regarding its ownership and control; and,
- a public entity.

h. Some customers, by their nature or behaviour might present a higher risk of money laundering and terrorist financing. Factors might include:

- a politically exposed person, or the public profile of the customer indicating involvement with, or connection to, politically exposed persons;
- complexity of the relationship, including use of corporate structures, trusts and the use of nominee accounts where there is no legitimate commercial rationale;
- a request to use numbered accounts or undue levels of secrecy with a transaction;
- involvement in cash-intensive businesses;
- nature, scope and location of business activities generating the funds or assets, having regard to sensitive or high-risk activities;
- where the origin of wealth cannot be easily verified; or
- retail participants tend to have a greater level of money laundering and terrorist financing risk associated to them in contrast to wholesale customers who usually will have a regulatory status and an established business. Persons engaged in money laundering and financing of terrorism will tend to avoid licensing obligations and regulatory scrutiny preferring the opacity of private corporations and trusts.

7.0 KNOW YOUR CUSTOMER PRINCIPLES

a. To counter attempts of money launderers from using insurance companies in Guyana, every company must use the "Know Your Customer" principle in their day-to-day business activities. This is the driving force behind these Guidelines and international legislation to counter money laundering and forms the core of these Guidelines.

b. The overriding requirement behind the principle of "Know Your Customer" is to establish the identity of the party(ies) wishing to create a business relationship. This applies equally wherever the applicant may be based and whether the applicant is an individual, corporation, trust, nominee or other.

c. "Know Your Customer" principles do not infringe on the confidentiality and privacy of client affairs. Insurance companies/brokers are prohibited from entering or continuing a business relationship with any person who resides in jurisdictions where there are secrecy laws that prohibit the release of any KYC information or which laws prevent an obstacle to the KYC due diligence process.

d. Insurance companies must develop KYC policies and procedures that aim to identify the types of customers or beneficiaries that are likely to pose a higher than average risk of money laundering and financing of terrorism activities.

e. Prior to the establishment of a business relationship, insurance companies must assess the characteristics of the required product, the purpose and nature of the proposed business relationship and any other relevant factors in order to create and maintain a risk profile of the customer. Based on this assessment, insurance companies will decide whether or not to accept the business relationship.

f. In assessing the risk profile of a policy holder or beneficiary, insurance companies must consider the following factors:

   i. nature of the insurance policy, which is susceptible to money laundering and terrorism financing risks, such as single premium policies;

   ii. origin of the policy holder or beneficiary such as place of birth, residency, the place where the policy holder or beneficiary's business is established, the location of any other party the customer conducts business, such as, high risk and non-cooperative jurisdictions designated by FATF or those known to the insurance company to lack proper standards in the prevention of money laundering and terrorist financing;

   iii. nature of the policy holder's or beneficiary's business, which may be particularly susceptible to money laundering and terrorist financing risks, such as money changers or casinos that handle large amounts of cash;

   iv. for a corporate policy holder's or beneficiary, unduly complex structure of ownership for no good reason;

   v. means of payment as well as type of payment such as cash, wire transfer, third party cheque without any apparent connection with the prospective customer or beneficiary; and

   vi. any other information that may suggest that the customer or beneficiary is of high risk.

8.0 CUSTOMER DUE DILIGENCE

8.1 General Provisions

a. Insurance companies shall conduct due diligence of their policyholders before and after entering into a business relationship. The Board of directors is required to formulate policies on the information required from customers that will take into consideration the risk profile of customers.

b. Insurance companies shall not keep anonymous accounts or accounts in obviously fictitious names. Insurance companies are required to undertake the following measures in regard to the principle of due diligence:

i. Identify the customer and verify the customer's identity using reliable, independent source documents, data or information;

ii. Identify the beneficiary and verify the identity of the beneficiary such that the insurance company is satisfied that it knows who the beneficial owner is. For legal persons and arrangements, insurance companies should understand their ownership and control structure;

iii. Obtain information on the purpose and intended nature of the business relationship between the customer and the insurance company; and

iv. Conduct on-going due diligence and scrutiny i.e. perform on-going scrutiny of the transactions and accounts throughout the course of the business relationship, to ensure that the transactions being conducted are consistent with the insurance company's knowledge of the customers or beneficiary, their businesses and risk profile, including, where necessary, identifying the source of funds;

v. Insurance companies may apply simplified due diligence in respect of a customer where there is no suspicion of money laundering and;

vi. Where the risk profile of the customer is low;

vii. There is adequate public disclosure in relation to the customers; or

viii. There are adequate checks and controls from the customer's country of origin or the source of the funds.

c. Insurance companies shall take reasonable steps to satisfy themselves as to the identity of their customers or beneficiaries, which should be objective and reasonable.

d. If claims, commissions, and other monies are to be paid to persons or companies other than the customers or beneficiaries, then the proposed recipients of these monies should also be the subject of identification and verification.

e. Insurance companies shall pay special attention to all complex, unusually large transactions and all unusual patterns of transactions, which have no apparent economic or visible lawful purpose.

f. Where the insurance company is unable to satisfy itself on the identity of the customer or beneficiary, it must not commence a business relationship or perform the transaction and should consider making a suspicious transaction report as required under the Act.

g. Where the insurance company has already commenced the business relationship and is unable to satisfy itself on the identity of the customer or beneficiary, it should consider terminating the business relationship, if possible, and making a suspicious transaction report as required under the Act.

h. Insurance companies must hold either original documents or suitably certified copies of original documents of identification on its files. Where suitably certified copies are obtained, the insurance companies should ensure that the pages containing the relevant information are copied e.g. the pages containing the relevant names, reference number, date, and country of issue etc.

It should be remembered that it is not possible for an Insurance Company to delegate the responsibility for Customer Due Diligence to another party; however, in certain circumstances it is acceptable for the collection of the identity documents to be delegated.

i. Where applicants put forward documents with which an insurance company is unfamiliar, either because of origin, format or language, the Insurance Company must take reasonable steps to verify that the document is

indeed genuine, which may include contacting the relevant authorities. Where the insurance company is unable to verify a document they should consider whether they have sufficient documentary evidence on the applicant to be satisfied as to their identity. In the absence of being so satisfied the application should not proceed.

j. The details of requirements given in section 9 should be considered the minimum standard and the insurance company should adopt a risk-based approach when assessing the documents required. This is also applicable to situations where a list of persons is able to act on behalf of a company. When taking a risk-based approach, the insurance company should also consider whether it would be appropriate to identify some or all of the signatories.

k. Prior to placing reliance on third parties in other jurisdictions insurance companies/brokers must be satisfied that there are no laws in the jurisdictions in which the third party operates that would prohibit the fulfilment of the CDD operations (e.g. bank secrecy laws).

8.2 Due Diligence of Individual/Natural Customer

a. Insurance companies shall institute effective procedures for obtaining satisfactory evidence of the identity of individual customers or beneficiaries including obtaining information about:

i. true name or name(s) used,
ii. identification card, passport or driver's license or any other official means of identification,
iii. current address,
iv. date of birth,
v. nationality; and
vi. occupation/business.

b. And this information shall be evidenced by the relevant copies of the documents taken after the verification of the original copies.

c. If there is any doubt that an identification document is genuine, contact should be made with relevant authority to verify the information.

d. Insurance companies shall maintain the current residential address of their policyholders at all times of the tenure of the policy.

e. Insurance companies shall also identify the source of funds of policyholders or beneficiaries if the policyholders or beneficiaries are assessed to be of high risk based on the factors set out in section 14.

8.3 Due Diligence of Corporate Customers

The following documents or information will be obtained in respect of corporate customers or beneficiaries:

i. A suitably certified copy of the Certificate of Incorporation or equivalent document establishing the registered number of the company or document of listing, and, if not on this document, evidence of the registered office of the contracting party. If the registered office is not the address shown on the application then the Insurance Company must be satisfied as to the reason for this address to be used;

ii. Memorandum and Articles of Association (if insurance company considers necessary having regard to the risk of the particular customer);

iii. A list of all directors;

iv. A list of the officers from whom the insurance company is to take instructions and specimen signatures. The insurance company should ensure that the officer(s) listed are qualified and experience in their respective roles and that their identification information are properly vetted;

v. Where possible a copy of the latest annual returns should be submitted in respect of the body corporate in accordance with the law under which it is established.

vi. Confirmation that the company has not been, or is not in the process of being dissolved, struck off, wound up or terminated.

b. A company may be considered to be of low risk if:

i. The company is listed on the stock exchange in Guyana.

ii. The company is owned by the Government of Guyana.

iii. The company acquires an insurance policy for pension schemes which does not have a surrender clause and the policy cannot be used as collateral; or

iv. The company acquires a pension, superannuation or similar scheme that provides retirement benefits to employees, where contributions are made by way of deduction from wages.

v. The company is regulated by a supervisory body as defined in the Act.

c. Where a company is effectively controlled by an individual or a small group of individuals, insurance companies must consider whether it is necessary to verify the identity of such individual(s).
d. Insurance companies shall exercise special care in initiating business transactions with companies that have nominee shareholders. Satisfactory evidence of the identity of beneficiaries of such companies must be obtained.

8.4 Un-incorporated Business

In the case of partnerships and other unincorporated businesses whose partners are not known to the insurance company, satisfactory evidence must be obtained to verify the identity of at least two partners and all authorized signatories designated to sign insurance contracts.

8.5 Trust Accounts

a. Where the applicant for a business relationship is a trustee, the insurance company must satisfy itself that:

i. The Trustees have been identified in accordance with the appropriate verification requirements for corporate applicants or individuals. Where there is more than one Trustee, appropriate identification must be obtained for each individual;

ii. Satisfactory evidence of proper appointment of the Trustees has been received e.g. Extracts of the Deed of Trust;

iii. The nature and purpose of the trust is known;

iv. The source or origin of the assets under the trust is known and the insurance company considers it satisfactory;

v. The persons from whom the insurance company is to take instructions have been identified and specimen signatures have been obtained; and

vi. The trustees have provided details of the parties to the trust at the time the application was being made. These are as follows:

- The settlor(s), whose details should include the full name(s), date(s) of birth and, if they are still living, the current addresses of any individuals. If the settlor is not alive the date of death should be included. If the settlor has been other than an individual, or individuals, the trustee should provide sufficient information for the Insurance Company to identify the settlor(s) should they wish to do so;

- Any protector(s), whose details should include the full name(s), date(s) of birth and the current addresses of any individuals;

- All beneficiaries (as and when defined).

b. The list of beneficiaries provided by the trustees might include certain beneficiaries whose identity the trustees have not verified such as infants, and beneficiaries defined only by class.

c. Where a class of beneficiaries is disclosed, the insurance company should verify that the class exist and undertake necessary checks it considers necessary to achieve this. It is not necessary at this point to identify the individual members of this class.

d. The list must also include those contingent beneficiaries named at the time of the application for business, which may include charities.

e. The details of beneficiaries should include the full name(s), dates of birth and current addresses of any individuals, and sufficient information to identify any other class, corporate entity, charity or other beneficiary.

f. In any event the insurance company must verify the identity of the beneficiary, as appropriate, should payment by the insurance company directly to a beneficiary, or for the benefit of a beneficiary, be requested by the trustees (whether named on the original list provided by the trustee, subsequently added, or included originally only by class).

g. In the absence of satisfactory evidence, or where it may be impossible to identify the parties involved in the application at a date in the future due to insufficient information, the application for a business relationship shall not proceed any further.

h. Where a trustee who has been verified is replaced, the identity of the new trustee must be verified before they are allowed to exercise any control over the assets.

i. The insurance company may wish to undertake regular reviews of the parties to a trust through the duration of the policy, the timing of such reviews to be at the discretion of the insurance company.

8.6 Pension Fund Plans

a. Where the policy holder for a business relationship is the trustee of an occupational retirement arrangement the insurance company must satisfy itself that:

i. The trustees have been identified in accordance with the appropriate verification requirements for corporate applicants or individuals. Where there is more than one trustee, appropriate identification must be obtained for each individual;

ii. Any scheme administrator has been identified in accordance with the appropriate verification requirements for corporate applicants or individuals;

iii. Satisfactory evidence of proper appointment of the Trustees (and Scheme Administrator) has been received e.g. Extracts of the Trust Deed;

iv. The source or origin of the assets under the trust is known and the insurance company considers it satisfactory;

v. A list of the persons from whom the insurance company is to take instructions and specimen signatures have been obtained (although their identity need not be verified); and

vi. The trustees (and/or Plan Managers) have provided details of the parties to the trust at the time the application was being made. These will be:

- The sponsoring employer and members of the scheme. The details of members should include the full name(s), dates of birth and current addresses;

- Where the beneficiaries are named the trustee should list each. The details of beneficiaries should include the full name(s), dates of birth and current addresses of any individuals;

- Where the beneficiaries are not individuals, the details of beneficiaries should include sufficient information to identify any class, corporate entity, charity or other beneficiary;

- Where the beneficiaries are disclosed as being a group of employees of the sponsoring employer this may be considered sufficient.

- Where a class of beneficiary other than employees of the sponsoring employer is disclosed the insurance company should satisfy itself that the class does exist and undertake whatever steps it considers necessary to achieve this.

8.7 Other Annuity Schemes

a. Where an applicant for a business relationship opts to purchase an annuity all the parties to the scheme should have their identities verified as appropriate.

b. In the absence of satisfactory evidence, the application for a business relationship shall not proceed any further.

8.8 Other Applicants

a. Other Applicants for a business relationship may arise and the insurance company should obtain relevant suitable evidence of their/its identity.

b. As a guide, where the application for a business relationship is in the name of another category of applicant the insurance company should confirm the following:

i. The applicant exists. This may be achieved by obtaining copies of the constitution or similar;

ii. This investment is legitimately being made on behalf of the organisation;

iii. Evidence of the current address for delivery of documents should have been received. This may be a copy of a recent utility bill not exceeding six (6) months.

iv. A list of all directors, executives or committee members is received, and, verification of the identity of at least two of them, is obtained;

v. A copy of the latest annual report and accounts is obtained where possible;

vi. A list of the officers from whom the insurance company is to take instructions and specimen signatures is held. The insurance company should verify the identity of at least two of the principal signatories. When signatories change, the insurance company should ensure that it continues to hold verified identity of at least two signatories. Under certain circumstances, the insurance company may wish to verify the identity of additional or all of the signatories.

c. In the absence of satisfactory evidence, the application for a business relationship shall not proceed any further.

8.9 Powers of Attorney and Third Party Mandates

a. When an application for a business relationship is received from an applicant acting under a power of attorney or similar, evidence of identification should be obtained for the holder(s) of the power(s) of attorney and/or third party mandates in addition to the evidence of identification for the person granting the power. The insurance company should be satisfied that the power or mandate exists. The reason for granting the power of attorney should also be recorded.

b. In assessing whether a power of attorney is adequate for the purpose(s) intended, insurance companies should be guided by the requirements of the Powers of Attorney (Amendment) Act No. 2 of 2022.

8.10 Accounts for Children

When an applicant for a business relationship is a child who is not in possession of suitable identification documents the insurance company may rely on a written confirmation of details of identity of the applicant from a parent or guardian providing that:

i. The identity of the parent or guardian providing the confirmation has been verified in accordance with these Guidelines;

ii. The relationship between the child and the person providing the confirmation is established to the satisfaction of the insurance company; and

iii. The insurance company should endeavour to verify the identity of the child as set out in these Guidelines when payment to the child is requested. If at that time the child is still not able to provide suitable documentary evidence of identity the insurance company should decide whether it is satisfied with the confirmation received and take such additional action as it considers necessary.

8.11 Politically Exposed Persons (PEPS)

a. The decision to undertake a transaction with a PEP, a family member or close relative of a PEP, and transactions in which a PEP is the beneficial owner shall be taken at a senior level and the guidelines for making such decisions shall be clearly spelt out in writing in the customer acceptance policy. All transactions involving a PEP shall be subject to enhance monitoring on an ongoing basis.

b. Insurance companies shall gather sufficient information on any prospective policy holder falling under this category including checking all the information available on the person in the public domain, verify the identity of the person and seek information about the source of wealth /funds before accepting the PEP as a customer.

c. EDD requirements may also be applied to customers who become PEPs subsequent to the establishment of the business relationship.

8.12 Simplified Due Diligence (SDD)

In some lower risk scenarios, and subject to applicable local laws, the standard level of due diligence may be simplified. Examples of lower risk scenarios are:

a. Products that only pay out at death and/or in the event of disability;

b. Customers that are publicly listed companies on exchanges with adequate disclosure requirements for transparency of beneficial ownership;

c. Transactions involving de minimis amounts, such as life insurance policies where the annual premium is no more than USD/EUR 1 000 or a single premium of no more than USD/EUR 2500;

d. Insurance policies for pension schemes if there is no surrender clause and the policy cannot be used as collateral;

e. A pension, superannuation or similar scheme that provides retirement benefits to employees, where contributions are made by way of deduction from wages and the scheme rules do not permit the assignment of a member's interest under the scheme (e.g., small insurance premiums);

f. Insurance products or services that provide appropriately defined and limited services to certain types of policyholders, so as to increase access for financial inclusion purposes.

In those situations, SDD may include verifying the identity of the customer and the beneficial owner after the establishment of the business relationship (e.g., if account transactions rise above a defined monetary threshold); reducing the frequency of customer identification updates; reducing the degree of on-going monitoring and scrutinising transactions, based on a reasonable monetary threshold; not collecting specific information or carrying out specific measures to understand the purpose and intended nature of the business relationship, but inferring the purpose and nature from the type of transactions or business relationship established.

8.13 Acceptable Applicants

a. Where the insurance company believes that the applicant for the business relationship is an acceptable applicant, the acceptable applicant may be accepted without detailed identification and verification checks being made, provided that the insurance company has reasonable grounds for believing that the applicant for business is an acceptable applicant.

b. The insurance company should record in detail on the client file the basis on which the acceptable applicant has been accepted.

c. Where the acceptable applicant is acting as a trustee, nominee or on behalf of someone other than itself as principal, the insurance company may accept the identification of the acceptable applicant, but must still satisfy themselves as to the evidence of their appointment and must provide details of the identity of any other persons involved as set out in these Guidelines.

d. Where it is necessary for the identity of one of the parties to be verified, for example where payment is to be made directly to a beneficiary of a trust, it is acceptable to rely on an acceptable applicant to provide verification of identity documents. Where this happens an acceptable applicant may provide either:

- A copy of documentary evidence held on the acceptable applicant's file, which the acceptable applicant had used (historically) to verify the identity of the party. This may have been obtained some time ago and might now have expired (but was current at the time that identity was verified). Such a copy document may be accepted as long as the information on that verification document is the same as the application form and provided that the information supplied meets the requirements of these Guidelines; or

- Originals or copies of documents obtained specifically in relation to the particular transaction.

e. All copy documentary evidence passed to the insurance company must be certified by the acceptable applicant as being a true copy of either an original or copy document held on its file.

f. If this evidence is not provided by the acceptable applicant, the insurance company must either obtain the evidence themselves, or obtain satisfactory evidence from an alternative source.

The insurance company must monitor the status of all acceptable applicants on an ongoing basis.

8.14 Enhanced Due Diligence (EDD)

a. In higher risk scenarios, EDD should be performed. Higher risk scenarios could include, for example, situations involving risk indicators such as the request for a payment to a third party who is not the beneficiary and has no apparent relationship with him or where multiple surrenders seem to have no apparent economic justification or where the origin of funds is not clear.

b. EDD should include obtaining additional information including the intended nature of the business relationship, and on the source of wealth or source of funds of the customer. Insurers and intermediaries should also extend the range of information collected to the policyholder ownership structure, or review his/her tax residency, connected parties or other risk factors; and seeks to independently corroborate customer information through public or other available sources.

c. EDD is also required for business relationships with all foreign PEPs and with higher risk domestic PEPs or international PEPs. This involves obtaining senior management approval before establishing or continuing the relationship, take reasonable steps to establish the source of wealth and the source of funds and conduct enhanced monitoring on the relationship. In instances where higher risks are identified in relation to beneficiaries of life insurance policies or their beneficial owners, senior management must be informed and enhanced scrutiny must be conducted on the whole business relationship with the policyholder, prior to a pay-out being made. This includes determining whether filing a STR is necessary.

d. Additional controls for higher risk situations may include close monitoring such as increased monitoring of transactions (frequency, thresholds, volumes, etc.). In some cases, insurers and intermediaries shall also conduct a compliance review or get senior management approval on the establishment of or the offering of any additional account/policy/contract or relationship, or conduct more frequent customer reviews.

8.15 High Risk Customers[4]

a. Insurance companies shall apply enhanced due diligence in respect of high-risk customers or beneficiaries. Some examples of high risk customers or beneficiaries are:

   i. Customers that are legal entities whose structure makes it difficult to identify the ultimate beneficial owner or controlling interests. (Note: This can happen at inception or, subsequently, an individually owned insurance policy can be assigned to a legal entity. KYC/CDD processes should apply at both stages.)

   ii. Policy holder and/or the beneficiary of the contract are companies whose structure makes it difficult to identify the beneficial owner, e.g., multiple layers or because the entity's ownership structure crosses jurisdictions; Policy holder and/or the beneficiary of the contract are companies with nominee shareholders and/or shares in bearer form:

   - Occupation with a low average income and the policy has high ongoing deposits.
   - A history within an occupation with a higher risk for ML/TF due to local crime typologies, high access to cash based businesses or international exposure.
   - Customers who are reluctant to provide identifying information when purchasing a product, or who provides minimal or seemingly fictitious information.
   - Customer transfers the contract to another insurer; (low risk after a long relationship, higher risk if after a short period of time, especially with high fees).
   - Insurer is made aware of a change in beneficiary only when the claim is made.
   - Customer incurs a high cost by seeking early termination of a product.
   - Customer's request to change or increase the sum insured and/or the premium payment are unusual or excessive.

[4] Table 5

For high-risk customers, the following additional measures must be applied to enhance due diligence:

- Obtaining senior management approval for establishing business relationship;
- Obtaining comprehensive customer profile information e.g. purpose and reasons for entering the insurance contract, business or employment background and source of funds;
- Assigning a designated staff to serve the customer who bears the responsibility for customer due diligence and ongoing monitoring to identify any unusual or suspicious transactions on a timely basis;
- Requisition of additional documents to complement those which are otherwise required; and
- Certification by appropriate authorities and professionals of documents presented.

8.16 On-Going Due Diligence on Existing Customers or Beneficiaries

a. Insurance companies shall conduct on-going due diligence on existing customers and particularly shall pay attention to all requested changes to the policy or exercise of rights under the terms of the contract. Enhanced due diligence must be conducted on high-risk customers.

b. Some of the transactions after the establishment of business relation that will require the enhanced due diligence include:

- There is change in beneficiaries for instance, to include non-family members, request for payments to persons other than beneficiaries:
- There is significant increase in the amount of sum insured or premium payment that appears unusual in the light of the income of the policy holder;
- There is use of cash or payment of large single premiums;
- There is payment or surrender by a wire transfer from or to foreign parties;
- High frequency of changes in a policy;
- There is payment by banking instruments which allow anonymity of the transaction,
- There is change of address or place of residence of the policy holder or beneficiary,
- There are lump sum top-ups to an existing life insurance contract,
- There are lump sum contributions to personal pension contracts,
- There are requests for prepayment of benefits,
- There is use of the policy as collateral or security for instance, unusual use of the policy as collateral unless it is clear that it is required for financing of a mortgage by a reputable financial institution,
- There is change of the type of benefit for instance, change of type of payment from an annuity into a lump sum payment,
- There is early surrender of the policy or change of the duration where this causes penalties or loss of tax relief,
- The insurance company is aware that it lacks sufficient information about the policy holder or beneficiary; or
- There is suspicion of money laundering.

8.17 Non-Face-To-Face Transactions

a. Where possible insurance companies shall carry out face-to-face interviews to conduct due diligence particularly for high-risk customers.

b. Where a face-to-face interview is not conducted, for example where the transactions are conducted via the internet, insurance companies shall apply equally effective policyholder identification procedures and on-going monitoring standards as for face-to-face policyholders.

c. Insurance companies shall carry out the following specific measures to mitigate the risk posed by such customers of non-face-to face transactions.

d. Certification of identity documents presented by suitable certifiers.

e. Requisition of additional documents to complement those required for face-to-face customers.

f. Completion of on-line questionnaires for new applications that require a wide range of information capable of independent verification such as confirmation with a government department:

   i. Independent contact with the prospective policy holder by the insurance company,

   ii. Require the payment of insurance premiums through an account in the policy holder's name with a bank,

   iii. More frequent updates of the information on customers of non-face-to-face transactions; or

   iv. In the extreme, refusal of business relationship without face-to-face contact for high-risk customers.

8.18 Intermediaries

a. Insurance Companies may rely on insurance intermediaries to perform customer due diligence procedures. However, the ultimate responsibility for knowing the policyholder or beneficiary always remains with the insurer. Insurance companies shall therefore satisfy themselves as to the adequacy of policyholder's due diligence procedures conducted by the insurance intermediaries.

b. Where insurance companies rely on the intermediary for due diligence, they shall immediately obtain the necessary information concerning the relevant identification data and other documentation pertaining to the identity of the policyholder or beneficiary from the insurance intermediary.

c. The insurance intermediary shall obtain satisfactory evidence of the identity and legal existence of the persons applying to do business with it. The evidence shall be verified by reliable documents or other verifiable and independent means.

d. The insurance intermediary shall ensure that all requirements imposed by law relating to records and documentation are met. All customer records shall remain up to date, relevant and easily accessible.

e. The insurance intermediary shall submit such information to the insurer upon request and without delay.

f. The insurance intermediary shall monitor on a continuous basis its business relationship with its customers.

g. The insurance intermediary shall not engage in a business relationship with a client who fails to provide evidence of their existence. The insurance intermediary shall not keep anonymous accounts or accounts in fictitious names of their clients.

h. Insurance intermediaries shall adopt a risk based approach where they employ enhanced customer due diligence for high-risk category of customers.

i. Insurance companies shall undertake and complete their own verification of the customer and beneficial owner if they have any doubts about the ability of the insurance intermediary to undertake appropriate due diligence.

8.19 Beneficiaries

a. For life or other investment-related insurance business, insurance companies shall, in addition to the customer due diligence measures required for the customer and the beneficial owner, conduct the following customer due diligence measures on the beneficiaries of life insurance and other investment related insurance policies:

- that the beneficiary is identified as specifically named natural or legal persons or legal arrangements, taking the name of the person;

- that is a legal arrangement or designated by characteristics or by category such as spouse or children, at the time that the insured event occurs or by other means such as under a will, obtaining sufficient information concerning the beneficiary to satisfy the insurance companies that it will be able to establish the identity of the beneficiary at the time of the pay-out. The information collected shall be recorded and maintained in accordance with these Guidelines.

b. Verification of the identity of beneficiaries and persons known to be likely to benefit must, where possible be undertaken as soon as the beneficiary or beneficiaries are identified or designated. Where it is not possible to do so, verification must be undertaken prior to any (or on behalf of) that beneficiary.

8.20 Acquisition of a Business or Block of Customers

a. There are circumstances where an insurance company may acquire a business with established business relationships or a block of customers, for example, by way of portfolio purchase.

b. Before taking on this type of business, in order to avoid breaching the Guidelines, an Insurance Company should undertake enquiries on the vendor sufficient to establish the level and the appropriateness of identification data held in relation to the customers and the business relationships of the business to be acquired.

c. An insurance company may consider it appropriate to rely on the information and documentation previously obtained by the vendor where the following criteria are met:

- The insurance company has assessed that the customer due diligence policies, procedures and controls operated by the vendor were satisfactory; and

- The insurance company has obtained from the vendor, identification data for each policyholder acquired.

d. Where deficiencies in the identification data held are identified (either at the time of transfer or subsequently), the accepting insurance company must determine and implement a programme to remedy such deficiencies.

8.21 New Technologies

a. Insurance companies shall take reasonable measures to prevent the use of new technologies for money laundering purposes.

b. Insurance companies shall conduct a money laundering risk assessment—

i. prior to the introduction of a new product, new business practice or new technology for both new and pre-existing products;

ii. so as to assess money laundering risks in relation to—

- a new product and a new business practice, including a new delivery mechanism; and
- new or developing technologies for both new and pre-existing products.

c. The outcome of such assessment shall be documented and be submitted to the Bank as part of its submission for approval of new polices or upon request.

9.0 IDENTIFICATION REQUIREMENTS

This section details the standard minimum requirements for identifying different principals within an application for a business relationship. These are the minimum requirements and the insurance company should assess each case to decide whether additional information should be sought.

9.1 Individual Identification Requirements (Identity)

a. The identity of an individual is deemed to comprise of the true full name or names of the individual. Where the name of the individual has changed for a reason other than marriage the company may wish to obtain additional documents. Any previous name or names, and any aliases used should also be disclosed.

b. Once the usual residential address has been established to the satisfaction of the insurance company any change to that address may be notified to the insurance company in any way that the insurance company decides is satisfactory.

c. Where two or more individuals apply as joint applicants for a business relationship the identity of each individual must be verified.

d. In order to do this an insurance company shall either:
- Verify the identity of the individual by means of reviewing suitable identification documents; or
- Take such measures that will produce satisfactory evidence of identity.

e. In the absence of satisfactory evidence the application for a business relationship shall not proceed any further.

9.2 Documentary Evidence of Identity

a. The preferred documents to verify identity are either a Passport or a National Identification Card. This should be accompanied by a document or documents in section 9.1 to confirm the address.

b. Where it is not possible to obtain either a Passport or a National Identification Card then the insurance company should consider the risk profile of the application as to the documentary evidence it considers acceptable. This should be not less than two (2) other formal documents carrying appropriate personal details which show verifiable reference numbers.

9.3 Verification of the Address of an Individual

a. The Insurance Company shall hold on file documentary evidence of the current residential address of an individual at the time the application is made.

b. To verify the address for an individual the insurance company may obtain either an original or certified copy of one of the following issued in the name of the individual and showing the address appearing on the application:

- A utility, or rates and taxes bill;
- Proof of ownership or rental of the current address;
- A bank statement.

c. In all cases the documents seen should be the most recent available.

d. Alternatively, the insurance company may obtain a letter from the employer of the individual confirming the current address of the individual.

e. It is the responsibility of the Insurance Company to ensure that they hold a current address for an individual at all times, however, once the verification of the address of the individual has been accepted, the insurance company may accept further notification of address in any form acceptable to them.

9.4 Inability to Certify the Address of an Individual

a. Where the insurance company has been unable to obtain certified documentary evidence of the address of an individual, and where the Insurance Company has exhausted the options available in 9.3, the insurance company must:

i. Hold on file an address to which correspondence is to be sent.

ii. Obtain a written physical description of the location of the current address;

iii. Detail the steps attempted to produce documentary evidence and the reasons why they have failed;

iv. Carry out a risk assessment on the policy holder taking into account factors such as:
- the information provided as documentary proof of identity;
- the location of the policy holder;
- the size of the investment;
- any additional information provided by the policy holder;
- to assess whether the information already obtained cumulatively gives the insurance company sufficient information for the insurance company to be satisfied that they have identified the individual. In the absence of being so satisfied, the application for a business relationship shall not proceed any further.

b. Obtain written confirmation of acceptance “sign-off” for this application from a senior member of staff authorised to accept this business on behalf of the insurance company;

c. Ensure that the policy is identifiable for monitoring and review purposes.

d. When the insurance company is notified of any change of address for an individual for whom verification of address has not been obtained, the insurance company must endeavour to obtain verification of the new address in accordance with section 9.3.

f. Where the insurance company is still not able to verify the new address, steps “a” to “e” above must be completed. This must occur for each subsequent change of address until documentary evidence is received.

9.5 Verification of Identification by the Insurance Company

a. It is acceptable for an Insurance Company to carry out the verification of identity for itself, regardless of the involvement of a third party. This may either be done using their own staff or by using an outside agency specialising in this activity.

b. When either databases (or similar) or an outside agency is used the insurance company must be able to demonstrate that the information or company used is reliable and that some assessment of their correctness has been made. The overriding requirement to ensure that the identification evidence is satisfactory rests with the insurance company.

c. Where the insurance company undertakes the verification of identity (other than face to face) printouts from any data search or copies of other documents must contain:

- The name of the person who has reviewed the information;
- The date;
- Details of their source; and
- Where the information is provided by an outside agency, the name of the agency.

9.6 Verification of Identity by a Related Party

a. Where an employee, partner or principal of a broker or acceptable applicant is the applicant for a business relationship, either personally or in the role of an individual Trustee or Nominee, they may not act as Suitable Certifier[5] to verify the identity of either themselves or of other parties or documentation relevant to the application. Any certification of copy documents must be completed by a third party.

b. This does not apply when the application is made by an individual acting as an authorised officer of an acceptable applicant.

9.7 Timing of Verification

a. Where evidence of identity is required, it must be obtained “as soon as is reasonably practicable” after the applicant for a business relationship applies to enter a business relationship with the insurance company.

b. Normally, the application will not be concluded until such time as the verification is complete.

c. However, it is appreciated that it is not feasible for an insurance company to leave any monies un-invested, therefore, it is acceptable for the insurance company to invest the monies in such a way that neither the applicant for a business relationship nor insurance company are disadvantaged. Thus, the insurance company can start processing the business immediately, provided that it is at the same time taking steps to verify the

[5] See paragraph 9.8

policy holder's identity. In any event, the verification must be completed satisfactorily before the policy is issued.

d. An insurance company may wish to consider indicating in brochures or on application forms that evidence of identification must be provided and that additional verification may be needed which could result in delays in processing the investment.

9.8 Suitable Certifier

a. All copy documents must be certified as true copies by a Suitable Certifier. A Suitable Certifier is an individual who, by personal qualification, the position they hold within their organisation or approval by the Insurance Company, is deemed suitable to certify any copy documents provided to the Insurance Company as part of the Know Your Customer due diligence.

b. A Suitable Certifier may be:

i. An employee of the insurance company, or any group company of the insurance company;
ii. An Agent bound by contract to the insurance company, or any group company of the insurance company;
iii. An authorised representative of an embassy or consulate of the country who issued the identification document;
iv. A notary public, commissioner of oaths or attorney at law;
v. An acceptable applicant, or authorised employee of an acceptable applicant, acting in relation to the application;
vi. An authorised representative of the sponsoring employer for an approved occupational pension only.

c. The insurance company must have in place procedures, which demonstrate that where the authority under which the certification is given is not known to the insurance company, that appropriate verification of the certifier is undertaken.

d. The appointment of a Suitable Certifier is not transferable.

e. An insurance company must have verified the identity of any Suitable Certifier to the level of an individual as detailed in sections 9 (a) i and 9 (a) ii. The insurance company must hold a specimen signature of the Suitable Certifier on file and must have procedures in place to review the signatures certifying the policyholder's identification documentation produced, on a regular basis to ensure their veracity.

9.9 Certification of Identification Documents

a. Where the information has been obtained for this application for a Business Relationship, all copy documents must either:

i. Be signed and dated by the Suitable Certifier. The Suitable Certifier should also write their name in block letters underneath their signature and should include a statement to the effect that it is a true copy of the original; or

ii. Be accompanied by a covering letter or other document signed by the Suitable Certifier attaching the copy documents and confirming that they are true copies of the originals. The covering letter should also make reference to all documents attached.

b. Any document certified by a Suitable Certifier must also contain the following:

   i. The name of the certifier;
   ii. His occupation;
   iii. Any specific form of words to be used when certifying the documents as true copies of the original as instructed by the insurance company;
   iv. Any other provisions which the insurance company wish to impose.

c. The insurance company must take whatever steps it deems necessary to ensure that the Suitable Certifier is aware of the requirements of these Guidelines.

10.0 LIFE INSURANCE PRODUCTS AND OTHER INVESTMENT-RELATED INSURANCE PRODUCTS[6]

a. For the purpose of these Guidelines, "life insurance products and other investment-related insurance products", as referred to in the FATF Glossary, are understood as contracts primarily designed to financially protect the customer/policyholder and its related third parties (who include the insured, the beneficiary/ies of the contract, and the beneficial owners) against the risk of an uncertain future event – such as death or critical illness. Related third party beneficiaries may be the policyholder, or another nominated or a designated beneficiary, and can be a natural person as well as a legal entity or a legal arrangement. Life insurance products can also be bought as investment or saving vehicles and to support estate planning or pension plans.

b. Most life insurance products are designed for the long-term and some will only pay out on the occurrence of a verifiable event, such as death or retirement. However, some have saving or investment features, which may include the options for full and/or partial withdrawals or surrenders at any time. Life insurance policies can be individual policies or group policies – for example, companies may provide life insurance for their employees as part of a benefits package.

c. Generally, the ML/TF risks associated to the life insurance sector is lower than that associated with other financial products (e.g., loans, payment services) or other sectors (e.g., banking, gambling, precious stones and metal dealers). Indeed, many life insurance products are not sufficiently flexible to be the first vehicle of choice for money launderers. However, as with other financial services products, there is a risk that the funds used to purchase life insurance may be the proceeds of crime.

d. There is also a risk, even limited, that funds withdrawn from life insurance contracts could be used to fund terrorism.

Table 1 – Examples of life insurance products and indicative risk ratings (without prejudice to the other ML/TF risk factors such as transaction, distribution, geographical or customer risks).

[6] Annex B, Life Insurance Distribution Channels and Brokers

Table 1

EXAMPLES OF PRODUCT DESCRIPTION	TYPICAL FEATURES	INDICATIVE RISK RATING
Complex products with potential multiple investment accounts; and/or products with returns linked with the performance of an underlying financial asset ***Example of product names:*** Universal Life Variable Universal Life Wrapper Insurance Investment Linked Policies Unit Linked Policies Investment Linked Assurance Schemes	• Offers the ability to hold funds and/or assets • May offer the option of asset transfers into the policy • Full or partial underlying investments under control of the customer • May have a high upper limit for the amounts of funds held	• **Higher/moderately high risk** compared with other life insurance products
Products designated for High Net Worth (HNW) persons or products for individual generally with guaranteed returns ***Example of product names:*** HNW individual Life Insurance Traditional Whole Life	• Offers the ability to hold funds • Only with high limit for funds held • Underlying investments managed by the insurer	• **Higher/moderately high** risk compared with other life insurance products
Product that pays for periodic Income benefit for the life of a person ***Examples of product name***: Fixed and Variable Annuities	• Offer the ability to hold funds • May have a high limit for fund held • Accumulation period followed by a liquidation period • Underlying investments managed by the insurer	• **Moderate risk** compared with other life insurance products
Product designed to provide endowments for an individual or an institution ***Examples of product name:*** Endowments	• May offer the ability to hold funds • Underlying investments managed by the insurer	• **Moderate risk** compared with other life insurance products
Products subscribed by a company to pay a periodic income benefit for the life of employees **Examples of product name:** Group Annuities	• Typically used for retirement savings and pension schemes • Generally subscribed by a company in order to provide a future benefit to its employees • Underlying investments managed by the insurer	• **lower risk** compared with other life insurance products

EXAMPLES OF PRODUCT DESCRIPTION	TYPICAL FEATURES	INDICATIVE RISK RATING
Product that pays a lump sum, or a regular payout (annuity) to the beneficiary, in the event of the death of the insured, in the event of a long-term care or critical illness **Example of product name:** Term Life Individual Group Long-term Care Critical Illness	• No ability to hold funds • Generally payments only in case of a specific external event	• **lower risk** compared with other life insurance products

11.0 CANCELLATION PERIODS

a. Where an applicant for a business relationship takes up the right to decline to proceed with a contract during a cancellation period, the circumstances surrounding the applicant's request to cancel must be considered and if they are viewed as suspicious then this suspicion must be reported. That being the case, reporting procedures must be followed.

b. Any payment out to a policyholder as a result of such a right being exercised should normally be to the ceding account from which the monies were originally sent. If the payment out is to be by cheque it should be payable to the policyholder and marked "Account Payee Only".

c. Under certain circumstances payment may be to a third party account, for example a "client money account", or payment to the original account may be impossible, for example if the account has subsequently been closed. In these circumstances the insurance company must be satisfied of the connection between the payee and the Client, and must also consider whether the payment request is suspicious, in which case, reporting procedures must be followed.

12.0 ASSIGNMENTS AND TRANSFERS OF OWNERSHIP

a. Where a policy is assigned to a third party, verification of identity should be obtained either before assignment takes place, or as soon as reasonably practicable thereafter.
b. Whether an assignment has been notified or not, when a payment is to be made from the policy (as a withdrawal, surrender or claim) to an account not in the name of a verified person or entity, the insurance company must ensure that verification of identity of the account holder has been completed in accordance with these Guidelines before payment is made.

13.0 EXISTING CLIENTS AND RETROSPECTIVE REVIEW

13.1 Retrospective Review

a. The insurance company must have in place a programme to review the identification documents on each file.

b. The programme should be based on risk prioritisation, and all high risk relationships for which a deficiency in verification documentation exists should be addressed and completed as a matter of priority.

c. Other relationships which are not yet being reviewed on a risk basis should be reviewed for any deficiency in verification documentation following the occurrence of a “trigger” event.

d. For the purpose of this document the trigger events should be deemed to be those events detailed in 13.3. This should run concurrently with a review of higher risk relationships.

13.2 Exceptions to the Review

The following relationships may normally be excluded from the scope of the progressive programme:

a. Small exempted one-off transactions.
b. Acceptable applicants where the acceptable applicant is the customer itself and acting on its own behalf with no underlying principal;
c. All insurance policies where there is no surrender value.

13.3 Trigger Events

For the purposes of low risk cases there are two trigger events which will automatically cause a file to require review:

a. A subsequent business transaction on the policy; or
b. A surrender or redemption request.

However, a file can cause suspicion at any time and other events may prompt a review.

13.4 Subsequent Business Transactions

a. For the purposes of this section, a subsequent business transaction is a transaction, which was not expected by the insurance company. It should be noted that a “regular” premium payment (whether the same as the previous premium payment or not) is not a subsequent business transaction.

b. If the applicant for a business relationship is an existing policyholder of the insurance company and has had its identity verified within the preceding two years, it is not necessary to re-verify identity for that subsequent business transaction.

c. However, where a subsequent business transaction occurs and the applicant for a business relationship is an existing policy holder but it is more than two years since verification of identity was undertaken and the verification on file is not of the level required by the current Guidelines, or no verification of identity is held on file, or where previously the policy holder was subject to a waiver, but where the existing, plus proposed, investment are now above the waiver level, or where there is reason to believe that the information previously supplied by the policy holder has been superseded, then the identity of the policy holder must be verified.

d. Additionally, whether identification of the policy holder is held or not, where any subsequent business transaction is undertaken which is significantly different from the normal pattern of previous business then the insurance company must consider whether this requires additional information or not and whether this is a suspicious transaction or not.

13.5 Surrender or Redemption

In the case of a redemption or surrender of a policy, wholly or partially, an insurance company will not normally be required to verify the identity of the policyholder (even when no, or insufficient, information is held on file) where payment is made:

a. To the name of the policy holder(s) by means of a cheque crossed “account payee”; or

b. To a bank account held (solely or jointly) in the name of the policyholder by any electronic means effective to transfer funds.

14.0 SOURCE OF FUNDS

14.1 The Source of the Applicant for a Business Relationship’s Monies

a. The insurance company should make enquiries as to how the applicant for a business relationship has acquired the monies to be invested. A risk-based approach will be needed in respect of the extent of the information that may be required and/or validated for this purpose.

b. The insurance company should not normally accept generic descriptions of the source of wealth from the applicant for a business relationship, such as “savings,” “investments,” “inheritance,” or “business dealings”.

14.2 Remitting the Monies

a. The insurance company shall establish how the payment is to be made, from where and by whom.

b. Where the monies are being remitted from accounts other than in the name of the applicant for business the insurance company must be satisfied that the reasons for the account remitting the monies not being in the name of the applicant for a business relationship are understood, and where considered necessary, the identity of the holder of the account from which remittance has been made should be verified. In the absence of being so satisfied the application for a business relationship must not proceed any further.

14.3 Monies Received

a. The insurance company should be satisfied that the monies received have come from expected account(s).

b. While, ideally, the insurance company should demonstrate its satisfaction by linking the information provided with the monies remitted to the information supplied under 14.2, it is accepted that this may not always be possible. Where the insurance company does not receive complete originator information from the remitting bank the insurance company must review the information provided and consider whether additional information should be sought. A risk-based approach must be used in deciding whether to seek additional information.

14.4 Multiple Accounts Remitting Monies

Where the monies are being remitted from several accounts, the insurance company should understand the reasons for this and be satisfied in each case.

14.5 Additional Remittances

Where the insurance company receives additional remittances, other than expected premiums for a regular premium contract, it must ensure that the source of monies and account(s) remitting the monies is known in accordance with sections 14.1 and 14.2.

14.6 Regular Payments

a. Where a policyholder remits monies on a regular premium contract the Insurance Company must have in place procedures requiring the review of these policies on a regular basis to ensure that the requirements of sections 14.2, 14.3, and 14.4 are being complied with. The frequency of such review should be set to take account of risk factors such as the type of policyholder, (e.g. PEP, the size of premium, frequency of remittance and location of the remitting bank.

b. Should, at any time, the insurance company become aware of a change of remitting account the file should be reviewed to ensure that sufficient information is held to satisfy the requirements of sections 14.2, 14.3, and 14.4. Additionally should the level of premiums contributed on a regular basis change, the insurance company should review the information held to ensure that the requirements of section 14.1 are met.

14.7 Payment Out of Monies

Monies remitted by the insurance company should be paid to an account in the name of the policyholder. Where payment is made to an account other than in the name of the policyholder the reasons for this should be understood and recorded and where considered necessary evidence of identity of the account holder should be obtained.

14.8 Use of Multiple Accounts When Paying Monies Out

When payment of monies to be remitted by the insurance company is requested to be made to more than one account, whether in the name of the policyholder or otherwise, the reasons for this should be understood and recorded and, where considered necessary, evidence of identity of the account holder(s) should be obtained.

14.9 Multiple Small Payments When Paying Monies Out

When the policyholder requests the monies to be remitted by multiple “small” payments, whether to the same account or not, and whether in the name of the Client or otherwise, the insurance company should consider whether additional enquiries are required to ascertain the reasons for this. Where additional enquiries are made the reasons for the multiple payments should be understood and recorded and, where considered necessary, evidence of identity of the policyholder(s) should be obtained.

15.0 SUSPICIOUS REPORTING

15.1 Suspicious Reporting

a. Where an employee/director of an insurance company reports a knowledge or suspicion of money laundering, there remains a duty to protect “policy holder’s confidentiality”; however, no breach of that duty is committed by a person reporting the information associated with the knowledge or suspicion to the Financial Intelligence Unit (FIU).

b. Money laundering suspicions could be aroused at any time when dealing with a Client’s affairs, from pre-sale negotiations to contract cessation. The time at which suspicion is aroused is irrelevant; indeed, it could occur sometime after the association with a transaction or specific case. The fact that suspicion has been formed means that there is a legal obligation to report to the FIU.

c. Furthermore, this responsibility still applies where an investment for whatever reason is rejected by the insurance company and there are grounds for reporting suspicions of money laundering.

15.2 What is "Knowledge"

Knowledge has been defined by **Baden Delvaux** v. **SBOGety General** [1992] to include the following:

a. Actual knowledge;
b. Wilfully shutting one's mind to the obvious;
c. Wilfully and recklessly failing to make such enquiries as a reasonable and honest person would make;
d. Knowledge of circumstances which would indicate facts to an honest and reasonable person; and
e. Knowledge of circumstances, which would put an honest and reasonable person on enquiry.

15.3 What is "Suspicion?"

a. Suspicion is personal and subjective and falls far short of proof based on firm evidence.

b. Suspicion has been defined as being beyond mere speculation and must be based on some foundation. A person who considered a transaction to be suspicious would not be expected to know the exact nature of the criminal offence or that the particular funds were definitely those arising from the crime.

15.4 Compliance Officer

a. A senior officer of the insurance company, must be appointed by the board of the insurance company as compliance officer to oversee relevant policies and procedures; receive reports of suspicions from employees; determine whether the information gives rise to a suspicion; investigate that suspicion; decide whether to report or not; record his action (which may involve further disclosure to the FIU and act as the central co-ordination point.

b. The reporting entity must notify the Bank of the proposed appointment for fit and proper verification and further approval.[7]

15.5 Suspicious Circumstances

a. Suspicions may be aroused as a result of one, or a combination, of any number of circumstances which may be associated with a policy holder case or transaction. Money launderers constantly invent new schemes, but the list below gives examples of the traits shown in some of those so far identified:

i. **Evasiveness**
- Concealment of identity of policy holder;
- Concealment of identity of beneficial owner;
- Concealment of ownership of funds;
- Incomplete application details and lack of willingness to provide evidence to answers required.

ii. **Inappropriateness**
- Application beyond lifestyle or means;
- Unexplained changes in investment pattern;
- Investment taken against advice or not appropriate to customer's true needs;
- Sudden changes in intermediary transaction pattern;
- Unexplained receipt of bulk premiums from intermediary accounts

[7] Section 141 of the Insurance Act 2016

iii. **Unexplained or**

- Third party transaction (payments or improper withdrawals) circumstances;
- Cash or “near-cash” payments or withdrawal requests;
- Multiple sources of payment;
- Cross jurisdiction funding for payment;
- Payment of premium from early surrender of another investment in unusual circumstances;
- Payment from obscure or unregulated organisations;
- Unnecessarily complex and/or unusual transactions or intentions, or patterns of transactions;
- Requests for part investment and return of surplus funds;
- Immediate interest in surrender penalties or requests for large withdrawals or policy loans;
- Early surrender of a contract;
- Receipt of unexplained telegraphic transfers, requests to return telegraphic transfers;
- Requests for no correspondence to go to policy holder;
- Complex ownership structures involving layers of companies and/or trusts;
- Suspicious of behaviour by either the policyholder or intermediary.

b. The presence of any one or more of the above circumstances does not in itself mean money laundering is occurring. Each employee or director of an insurance company must judge a case on its own merits.

c. Here any of the above circumstances or other circumstances giving cause for concern, have been identified on an application or file this fact should be recorded.

d. Comprehensive details of any subsequent actions, explanations and decisions taken on the application or file must also be documented and maintained on the file.

e. If, for any reason, at any stage of the life of a policy, the insurance company becomes aware of any doubts as to the identity of a policyholder (or any other party to a policy) this must be reported to the compliance officer using the normal reporting procedure for suspicious transactions. The compliance officer may take whatever steps they consider appropriate to satisfy the insurance company as to the identity of the policy holder (or other party) and if they consider there is a suspicion they should report as detailed in Section 7.2.

f. Departments should be encouraged to share information which may highlight suspicious transactions e.g. underwriters and claims investigators.

15.6 Complex and Unusual Transactions

All complex or unusual transactions and complex or unusual patterns of transactions, that have no apparent or visible economic or lawful purpose, must be scrutinised by the insurance company and the background and purpose of such transactions ascertained so that the insurance company is satisfied as to why the transaction is being structured in this way. In the absence of being so satisfied, the insurance company must not proceed with the transaction and report the suspicion in the normal way. Full details of any information obtained, and decisions made, should be recorded on the file.

15.7 Suspicion Reporting Procedure

a. Procedures for reporting suspicions by employees or directors to the FIU are as laid out in the FIU's AML Handbook for Reporting Entities 2021.[8]

b. Notwithstanding these procedures, insurance companies and Brokers are also to be guided as follows:

   i. An insurance company shall establish written internal procedures, which enable all directors, managers and employees to know to whom they should report any knowledge or suspicions of money laundering activities.

   ii. Any knowledge or suspicions of money laundering activities should be reported to the compliance officer who shall determine whether the information gives rise to a suspicion, investigate that suspicion; decide whether to report or not; record his action (which may involve further disclosure to the FIU) and act as the central co-ordination point.

   iii. All suspicions must be reported to the FIU promptly.

   iv. Once a suspicion has been reported, it may not be suppressed by the insurance company and broker. Although an employee's line manager may add comments and recommendations to the suspicion report to assist in evaluating the circumstances surrounding the suspicion, the report must be sent to the compliance officer and an appropriate record maintained. A suspicion is not transferable and, as such, cannot be passed on as the report is progressed within the organisation.

   v. Where, in the judgement of the Compliance Officer, it is believed that the suspicion is well founded, the suspicion must be reported to the FIU.

c. Where a transaction has not been proceeded with for any reason, and any member of staff of the insurance company considers that there may be a suspicion of money laundering or other suspicious activity, normal reporting procedures should be followed.

16.0 TIPPING OFF

Insurance companies that obtain information, which is suspicious or indicates possible money laundering or terrorism financing (ML/TF) activity shall not disclose such information to unauthorised persons and shall report to the FIU as required.

17.0 COMBATING THE FINANCING OF TERRORISM

a. Terrorism is the unlawful threat of action designed to compel the government or an international organization or intimidate the public or a section of the public for the purpose of advancing a political, religious or ideological belief or cause. Financing of terrorism (FT/TF) is the process by which funds are provided to an individual or group to finance terrorist acts.

[8] FIU's AML Handbook for Reporting Entities 2021, pages 31-34

b. The key difference between ML and TF is that with ML, the person seeks to disguise the origins of illicit funds with a profit motive in mind; while in contrast, a person funding terrorism may use legitimately held funds to pursue illegal and ideological motives. An insurance company or broker should bear this in mind when assessing the risks posed by those funding terrorism. An insurance company/broker that carries out a transaction, knowing that the funds or property involved are owned or controlled by terrorists or terrorist organisations or that the transaction is linked to or is likely to be used in terrorist activity, is committing a criminal offence.

c. TF often involves small sums of money and may be difficult to detect. Notwithstanding, many of the AML controls an insurance company/broker have in place will overlap with measures to counter the financing of terrorism (CFT). These may include for example, risk assessments, customer due diligence procedures, transaction monitoring and reporting of suspicious activity and transactions. The guidance provided in these Guidelines therefore applies equally to CFT as it does to AML, even where this is not explicitly stated.

d. Insurance companies shall, upon receipt from the Bank keep updated, the various resolutions passed by the United Nations Security Council (UNSC) on counter terrorism and such other relevant resolutions, which require sanctions against individuals and entities belonging or related to the Taliban and the Al-Qaida organization among others.

e. Insurance companies shall maintain a database of names and particulars of listed persons on the UN Sanctions List and such lists as may be issued by the United Nations Security Council.

f. Insurance companies shall ensure that the information contained in the database is updated and relevant, and made easily accessible to its employees at the head office, branches or subsidiary.

18.0 FINANCING OF PROLIFERATION OF WEAPONS OF MASS DESTRUCTION

a. The FATF provides a broad working definition for proliferation financing (PF):

> *"the act of providing funds or financial services which are used, in whole or in part, for the manufacture, acquisition, possession, development, export, trans-shipment, brokering, transport, transfer, stockpiling or use of nuclear, chemical or biological weapons and their means of delivery and related materials (including both technologies and dual use goods used for non-legitimate purposes), in contravention of national laws or, where applicable, international obligations."*

b. Proliferation of weapons of mass destruction (WMDs) can take many forms, but ultimately involves the transfer or export of technology, goods, software, services or expertise that can be used in programmes involving nuclear, biological or chemical weapons, and their delivery systems (such as long range missiles).

c. PF poses a significant threat to global security and unscrupulous persons may also take advantage of the potential profits to be made by facilitating the movements of sensitive materials, goods, technology and expertise, providing seemingly legitimate front organizations or acting as representatives or middlemen. The FATF Recommendation 7 places obligations on countries to comply with all United Nations Security Council Resolutions to apply targeted financial sanctions relating to the financing of proliferation of weapons of mass destruction. The role of financial institutions is to implement controls to prevent access to financing by individuals and entities who may be involved in or supporting such proliferation. Even though Guyana does not yet have a regulatory framework for proliferation financing, it is recommended that financial institutions' AML/CFT compliance programmes include PF controls, such as screening against the applicable UN lists of designated persons and countries.

19.0 RECORD KEEPING

19.1 Record Keeping

a. The records prepared and maintained by an insurance company on its policy holder's relationships and transactions should be such that:

   i. Requirements of legislation, including these Guidelines, are fully met;
   ii. Competent third parties will be able to assess the insurance business' observance of money laundering policies and procedures;
   iii. Any transactions effected via the insurance company can be reconstructed;
   iv. The insurance company can satisfy, within a reasonable time, any enquiries or court, and
   v. Orders from the appropriate authorities as to disclosure of information.

b. Any records retained in computer or microfilm format must be capable of being reproduced in a manner acceptable to the BOG and to the Courts and in accordance with the Evidence Act Chapter 5:01.

19.2 Administration Records

a. All documentary items relevant to policyholder identity and transaction history must be maintained and be capable of being retrieved efficiently.

b. These requirements extend to all those functional areas of an insurance company, which may be involved at any stage in the life of an insurance contract. Where records are maintained by third parties (including brokers and acceptable applicants), the onus shall be on the insurance company to ensure that any records are stored securely and are capable of being retrieved. Further, the insurance company must ensure that any transactions, which are originated or requested by the policyholders (such as electronic transfers), are accompanied by all details sufficient to identify the immediate source/recipient of the funds.

c. Where file notes and supporting information are created these items must be legible, dated and carry either a name or user identification for the person completing them, so ensuring an audit trail and proper use as evidence in any potential legal proceeding. File notes evidencing decisions must demonstrate that they are produced by an appropriate person with appropriate knowledge of the circumstances and matters surrounding a case.

d. Where relevant, records maintained electronically will only be admissible if it can be demonstrated that the systems maintaining them are accurate and fully efficient. The author of any such record must be identifiable.

19.3 Records Verifying Evidence of Identity

Records which evidence the identity of an individual, corporation, trustee, nominee or other entity, as described in these Guidelines, must be maintained for the required period (at least a seven[7] year period).

19.4 Transaction Records

a. All items which constitute a transaction in the life of a contract must be recorded and be retrievable for the required period. These records must be able to show exactly what was requested by the policyholder and the subsequent results of processing.

b. For example, records showing the following may be maintained:

i. The origin of the funds;
ii. The form in which they were offered or withdrawn i.e. cheque, cash, telegraphic transfers;
iii. The identity of the person originating the transaction;
iv. The destination of the funds;
v. The form of instruction and authority.

19.5 Compliance Records

a. Insurance Companies must maintain written records in two broad categories:-

- Reports of suspicions;
- Maintenance of adequate procedures;
- To demonstrate to BOG that ongoing compliance are being adhered.

19.6 Money Laundering Report Register and Suspicion Report Records

a. The suspicion reporting procedure will generate information and/or documents the form of which may vary for each organisation. They must however include a register containing the following for each report made to the FIU:

i. An outline of the circumstances of the suspicion;

ii. Details of the action taken following the processing of the report within the organisation;

iii. Details of the date on which the report is made;

iv. The identity of the person who makes the report;

v. Identification of the law enforcement officer to whom the report is made (if applicable); and

vi. Information sufficient to identify any relevant papers.

c. Relevant reports, disclosures to, acknowledgements and consents by the FIU must also be retained.

d. Records must also be kept of all reports made to the compliance officer, which are not passed on to the FIU. These records should also demonstrate the decision making process and the reasons why a disclosure was not made.

19.7 Register of Money Laundering Enquiries

a. An insurance company shall maintain a register of all enquiries made of it by law enforcement or other authorities acting under powers provided by any anti-money laundering requirements.

b. The register maintained above shall be kept separate from other records and shall contain as a minimum the date and nature of the enquiry, the name and agency of the inquiring officer, the powers being exercised, and details of the account(s) and/or transaction(s) involved.

19.8 Retention Periods

a. The Required Period for the purposes of these Guidelines is at least seven (7) years from the date when:

i. All activities relating to a one-off transaction or a series of linked transactions were completed; or

ii. The business relationship was formally ended; or

iii. If the business relationship was not formally ended, when the last transaction was carried out.

b. Where a report has been made to the FIU, or the insurance company knows or believes that a matter is under investigation, the insurance company shall retain all relevant records for as long as required by such FIU.

20.0 STAFF AWARENESS AND TRAINING

Training Requirements

a. The insurance company shall provide, or shall arrange to be provided, education and training for all staff to ensure that they are, as a minimum, aware of:

i. The provisions of the anti-money laundering requirements;

ii. Their personal obligations under the anti-money laundering requirements;

iii. Their personal liability for failure to report information or suspicions in accordance with the anti-money laundering requirements;

iv. The internal procedures for reporting suspicious transactions within the insurance company; and

v. The identity of the money laundering reporting or compliance officer.

b. Additionally, the insurance company shall provide training to assist all staff:

i. In the recognition and handling of transactions carried out by or on behalf of, any person who is, or appears to be, engaged in money laundering;

ii. In dealing with customers where such transactions occur; and

iii. In procedures to be adopted where transactions have been reported to the FIU in accordance with these guidelines, or where the FIU or any law enforcement entity are carrying out or intending to carry out a money laundering investigation.

iv. The insurance company shall provide, or shall arrange to be provided, specific training appropriate to the particular categories of staff, dependent on the jobs performed which in addition to the training set out above includes:

- The legal obligations and the offences associated with money laundering activities;
- The types of suspicious transactions in respect of which diligence should be exercised;
- The policies and procedures in place to prevent money laundering;
- Customer identification, record keeping and other procedures; and
- The recognition and handling of suspicious transactions.

c. Senior staff includes directors, both executive and non-executive.

20.1 Training Records

Training records which demonstrate that appropriate training has been provided to all participants, including temporary staff, must be maintained by the insurance company.

20.2. Screening

a. Insurance companies/brokers shall develop internal procedures for assessing whether employees taking up key positions meet fit and proper requirements[9] in respect of:

   i. verification of the identity of the person involved; and

   ii. verification whether the information and references provided by the employee are correct and complete.

b. Key positions include senior management with the responsibility for supervising or managing staff, and for auditing the system and employees who deal with:

   i. new business and the acceptance – either directly or via intermediaries – of new policyholders, such as agents
   ii. the collection of premiums; and
   iii. the settlement and payments of claims.

c. Insurance companies and brokers shall maintain records on the identification data of the employees in key positions. The records will demonstrate due diligence performed in relation to the fit and proper requirements.

20.3 Refresher Training

a. The Insurance Company shall provide, or shall arrange to be provided, refresher courses at regular intervals, not less than annually for key, “front line”, and other appropriate staff, in order to maintain awareness and to continue diligence of prevention procedures and regulatory requirements.

b. Where there have been significant changes to legislative, regulatory or internal requirements and/or procedures, the insurance company shall provide, or arrange to be provided, suitable training to make all staff aware of their responsibilities.

21.0 SUBMISSION OF RETURNS

Insurance companies and brokers shall file with the Bank on a quarterly basis a return on compliance with these guidelines within fifteen (15) days after the end of the quarter in the prescribed format.

[9] Section 11 of IA 2016

APPENDICES

ANNEX A

Examples of Risk Factors Relevant for the ML/TF Risk Assessments of Insurance Entities

Risk Based Approach

This Annex provides examples of different categories of risk factors relevant in an insurance context, highlights red flags and outlines mitigating factors which an insurer or broker may wish to take into account when performing risk assessments. This Annex should be read in conjunction Section 6 RBA of this Guidance, as well as the applicable national and sectoral risk assessments.

Where a risk factor is coupled with one or more red flag indicators, insurers and intermediaries may wish to apply a more stringent approach to CDD and monitoring. The following are risk factors which an insurer or broker can consider when performing their risk assessment. The overall risk level of a business relationship is usually the result of a combination of several risk factors. By exception, it could be based on one single risk factor, if deemed significant.

Product Risk Factors

Product risk is assessed by identifying how vulnerable a product is to money laundering and terrorist financing based on the product's design. Product risk should be assessed periodically and when significant changes are made to product offerings (including the development of new products/services). Product risk is a significant factor in identifying unusual activity.

The following *table 2* describes attributes used to assess the vulnerability of product offerings and provides lower and higher risk examples.

Table 2

ATTRIBUTE	LOWER RISK EXAMPLE	HIGHER RISK EXAMPLE
Ability to hold funds or transact large sums	Product design that does not hold a balance or can't be withdrawn against, such as group benefits	Product design that allows funds to be held on behalf of the customer; high-value or unlimited-value premium payments, overpayments or large volumes of lower value premium payments
Customer anonymity or third-party transactions	Product design that only allows transactions from customers with identification, or where all funds flow back to customer	Product design that allows deposits and payments by third parties or that provide for non-face-to-face transactions (for example, mobile apps if payment source unknown)
Liquidity	Product design that includes significant fees or other penalties for early withdrawals	Product design that has no (or no significant) fees or other penalties for early withdrawal

ATTRIBUTE	LOWER RISK EXAMPLE	HIGHER RISK EXAMPLE
Time horizon	Products that are typically held for a long period of time, such as years, until retirement or death	Products that are typically held for a shorter time period
Purpose and intended use of products	Product design makes it easy to identify if products are not being used as intended	Product design makes it difficult to identify if products are not being used as intended

The following product features tend to increase the risk profile of a product:

- Flexibility of payments, for example the product allows payments from unidentified third parties or high-value or unlimited-value premium payments, overpayments or large volumes of lower value premium payments or cash payments;
- Ease of access to accumulated funds, for example the product allows partial withdrawals or early surrender at any time, with limited charges or fees;
- Negotiability, for example the product can be traded on a secondary market or used as collateral for a loan; and
- Anonymity, for example the product facilitates or allows the anonymity of the customer.

The following product features tend to decrease the risk profile of a product:

- Product only pays out against a pre-defined event, for example death, or on a specific date, such as in the case of credit life insurance policies covering consumer and mortgage loans and paying out only on death of the insured person;
- No surrender value;
- No investment element;
- No third party payment facility;
- Total investment is curtailed at a low value;
- Life insurance policy where the premium is low;
- Accessibility only through employers, for example a pension, superannuation or similar scheme that provides retirement benefits to employees, where contributions are made by way of deduction from wages and the scheme rules do not permit the assignment of a member's interest under the scheme;
- Product cannot be redeemed in the short or medium term, as in the case of pension schemes without an early surrender option; and
- No cash payments.

Service and Transaction Risk Factors

Service and transaction risk can be assessed by identifying how vulnerable a product is to use by a third party or unintended use based on the methods of transaction available. Service and transaction risk is influenced by product design. Understanding potential service and transaction risks in the business is a significant factor in recognizing unusual activity at a customer level.

Service and transaction risk is considered higher when the features or services of a product make it possible for customers to use the product in a way that is not consistent with the purpose of the product. For example, an insurance policy with investment funds may be intended as a long-term investment, but could be vulnerable to frequent transactions because it allows for low fee transactions and there may be no disincentive to withdrawing money at any time.

The following tables describe attributes used to assess service and transaction risk and provide lower and higher risk examples.

Table 3

ATTRIBUTE	LOWER RISK EXAMPLE	HIGHER RISK EXAMPLE
Difficulty to trace ownership of funds	Pre-printed cheques bill payments, EFT payments with verified banking records	Cash, bank drafts in bearer form, travellers cheques, and counter cheques (where the ownership information is handwritten or typed in a different font than the rest of the cheque). **Potentially**: Some Digital Currencies
Customer is not the payer or recipient of the funds	The funds are moved from or to another financial institution	The third party paying or receiving funds has not previously been disclosed.
Payment source or recipient is based outside of country	The recipient or payer is the owner and is in a low risk country	The recipient or payer is the owner and is in a higher risk country. The recipient or payer is a third party outside of country (More difficult to trace or confirm source of funds).
Number of transactions	Low number of transactions or transaction frequency that is typical for the product	Large number of transactions back and forth with the customer or third parties is normal for the product design.
Transactional patterns	Regular and expected customer account activity	Significant, unexpected and unexplained change in the customer's typical activity, such as early surrenders or withdrawals is a service offered.

Distribution/Broker Channel Risk Factors

The distribution channel is the method a customer uses to open a new policy or account. The distribution channel risk is identified by assessing how vulnerable the channel is to money laundering or terrorist financing activities based on attributes that may make it easier to obscure customer identity.

The risk of failing to correctly identify a customer may be higher for distribution channels that use a broker, or do not require face-to-face contact. Depending on product, distribution channel risk is mitigated using distributors who are also subject to AML/CFT legislation, which requires a compliance programme to be in place, or a pension scheme subscribed through the customer's employer.

The following table describes attributes used to assess the vulnerability of a distribution channel and provides lower and higher risk examples.

Table 4

ATTRIBUTE	LOWER RISK EXAMPLE	HIGHER RISK EXAMPLE
Distributor has AML/CFT obligations	Distributor is overseen by a regulatory authority and subject to AML/CFT laws equivalent to life insurer or stronger	Distributors not subject to AML/CFT requirements.
Payment to life insurer	Customer pays Life Insurer directly from Insurer. Their account at a bank or securities dealer	Customer pays a distributor, who then pays the Life Insurer Risk: The broker obscures the source of payment.
Direct relationship of customer to Life Insurer	Contracted agents and banking consultants Products distributed by Life Insurer employees	No face-to-face relationship with Life Insurer employee or an agent. For example, trusts or insurance sold by telephone or online without adequate safeguards for confirmation of identification.

- The following distribution/broker risk factors may contribute to higher risk:
  - Non-face-to-face sales, such as online, postal or telephone sales, without adequate safeguards to mitigate the risks of identity fraud;
  - The broker is involved in the management of claims;
  - Long chains of intermediaries; and
  - The broker is used in unusual circumstances (e.g., motivated by an unexplained geographical distance).

- The following factors may contribute to lower risk:
  - Distribution is done through certain companies that have a contract with the insurer to provide life insurance for their employees, for example as part of a benefits package.

Geographic Risk Factors

Life insurers should periodically assess geographic risk by identifying how vulnerable the business is to money laundering or terrorist financing activities based on business connections to regions and countries, which are perceived to present a higher risk.

Risk, Threats and Vulnerabilities associated to the Geographical Implantations of Life Insurers and Intermediaries' part of Insurance /Financial Groups

There is no universally agreed upon definition or methodology for determining whether a particular country or geographic area (including the country/geographical area within which the insurer or intermediary operates) represents a higher risk for ML/TF. Country/area risk, in conjunction with other risk factors, provides useful information as to potential ML/TF risks. Factors that may be considered as indicators of risk include:

- Countries/areas identified by credible sources[33] as providing funding or support for terrorist activities or that have designated terrorist organisations operating within them.

- Countries identified by credible sources as having significant levels of organized crime, corruption, or other criminal activity, including source or transit countries for illegal drugs, human trafficking and smuggling and illegal gambling.

- Countries subject to sanctions, embargoes or similar measures issued by international organisations such as the United Nations Organisation.

- Countries identified by credible sources as having weak governance, law enforcement, and regulatory regimes, including countries identified by FATF statements as having weak AML/CFT regimes, and for which financial institutions should give special attention to business relationships and transactions.

Customer Risk Factors

Customer-based risk factors are assessed to evaluate the level of vulnerability to money laundering and terrorist financing threats posed by customers based on their characteristics. Understanding the inherent risks helps us effectively identify appropriate mitigating controls and manage residual risks. Customer risk factors combined with business risk factors, can be used as criteria for risk scoring to identify high-risk policyholders. Policyholder based risk factors include:

- Customer identity
- Third party involvement
- Customer's source of wealth/funds
- Politically exposed customers
- Known criminal or terrorist

The following *table 5* describes customer-based risk attributes used to assess vulnerability to money laundering and terrorist financing.

Table 5

ATTRIBUTE	LOWER RISK EXAMPLE	HIGHER RISK EXAMPLE
Identification	Customer provides photo identification or can be identified using third party sources	Customer has difficulty producing identification or the authenticity of the identification provided is questionable.
Third party relationships	No third party involvement	Controlled by a third party, or multiple indicators of third party deposits or payments. Controlled by a Gatekeeper without any interaction with the beneficial owner.
Customer's legal form	Customer is a living person Customer is a large, publicly traded legal entity with clear ownership and control	Customer is a legal entity with a complex structure difficult to ascertain those who own or control the entity. Policyholder and/or the beneficiary of the contract are companies with nominee shareholders and / or shares in bearer form.
Source of funds and wealth; including occupation or business type	Customer's business type or occupation is in a lower risk industry	Customer's business or occupation is in a higher risk industry (such as involved in one or more of cash intensive business, international exposure or associated with crime typologies) Customer's business or occupation is associated with a lower income for a high value deposit without a confirmed source of funds/wealth (inheritance/ real estate/ beneficiary of insurance)
Depth and duration of relationship with customer	Customer has a long history with the life insurer or its agents and additional information is on file (such as credit underwriting, life insurance underwriting, KYC).	Customer is new to life insurer with little or no experience with the customer.
Customer only holds accounts with lower risk products and services	Customer holds policies or accounts that are registered with the government, e.g., Registered Retirement Savings Plan	Customer only holds non-Registered policies or accounts, e.g., investment or bank account with an affiliate.

ATTRIBUTE	LOWER RISK EXAMPLE	HIGHER RISK EXAMPLE
Attribute	Lower risk example	Higher risk example
Other factors	Customer does not have negative news media or media confirms what is known about the customer (such as career confirmation or community engagement)	Customer has ties to or is on a designated sanctions list. Customer has a history of predicate offences or is associated with negative news.
Political exposure	Customer does not have any ties to politically exposed persons	Customer is considered a politically exposed foreign person.

Customer Identity

Customer identity risk refers to the risk that the life insurer is doing business with a customer who is not who they say they are, or is involved with money laundering or terrorist financing.

To mitigate customer identity risk, the identity of customers may be ascertained by reviewing customer identification and the customer profile is supplemented with underwriting information or any existing relationships with the customer.

The customer profile may include:

- The length of customer relationship with the insurer;
- History of suspicious or unusual transactions;
- Negative news which may affiliate the customer with allegations of criminal behaviour; and
- Notices or requests from law enforcement.

Third Party Involvement

Third party involvement in an insurance product may increase the money laundering and terrorist financing risk, as unknown parties may have an interest in, or control of the policy or account.

When an unusual transaction or series of transactions involving a third-party source or recipient of funds is identified, additional information similar to customer due diligence may help mitigate risk. Enhanced due diligence steps can include requesting the relationship to the customer, the involvement with the policy or account, and the source of wealth. Some products do not allow or restrict deposits or payments by third parties.

Third Party Red Flags

- Gatekeepers such as accountants, lawyers, or other professionals holding accounts/policies/contracts at an insurer, acting on behalf of their customers, and where the insurer places unreasonable reliance on the gatekeeper;

- Customers who assign or otherwise transfer the benefit of a product to an apparently unrelated third party; and

- Customer changes the beneficiary clause and nominates an apparently unrelated third party.

- Payments are regularly received from third parties that are no apparent relationship with the policyholder.

Customer's Source of Wealth

To mitigate the risk of not understanding the customer's source of wealth, life insurers risk based approach programmes may monitor higher value transactions, and responds to red flags by reviewing for consistency with the policyholder's source of wealth in combination with the policyholder:

- Policies and accounts with the insurer; and
- Business type, occupation and industry, geographic residency and political exposure.

Geographic Risk

A customer's geographic location or connections may indicate higher risk for money laundering or terrorist financing activities. To mitigate risk, controls are recommended based on domestic and international geographic risk factors.

Domestic Geographic Risk Factors

Where data is available, the assessment of higher domestic geographic risk based on data from internal insurer historical case experiences or government data based on crimes applicable to money laundering and other predicate offenses by region can be used as a risk factor or within monitoring programme.

Table 6

ATTRIBUTE	LOWER RISK EXAMPLE	HIGHER RISK EXAMPLE
Higher crime regions	Customer does not reside in a region with higher frequency and severity of crimes with money laundering risk.	Customer resides in a region with high frequency and severity of crimes with money laundering risk.
History of high risk activity or fraud	Customer does not reside in a region that experiences a higher incidence of high-risk activity or fraud.	Customer resides in a region that experiences a higher incidence of high-risk activity or fraud.

International Geographic Risk Factors

Customer risk is higher among customers with connections outside country, especially connections to higher risk countries.[10]

Table 7

ATTRIBUTE	LOWER RISK EXAMPLE	HIGHER RISK EXAMPLE
Foreign tax or physical residency of customer	Countries risk ranked as low by the Life Insurer.	Countries risk ranked as high by the Life Insurer.
Foreign ties or transactions	Customer does not have any indicators of foreign residency or transactions outside of country.	Customer has requested or performed transactions with ties to high-risk countries.

[10] See Annex A, Examples of Risk Factors Relevant for the ML/FT Risk Assessments of Insurance Entities, page 68

Geographic Risk Red Flags

- Geographic risk: significant and unexplained geographic distance between residence or business location of the customer and the location where the product sale took place (or the location of the insurer's representative).
- Has the policyholder provided certification of their domestic tax residency that is supported by other information that the insurer or broker knows about the customer?
- What is the tax residency of the customer.
- Are all communications sent internationally without foreign residency ties.
- Does the source of wealth, source of funds or other known relationship include ties to higher risk countries?
- Death claim payments to a beneficiary residing in a high-risk country due to terrorism.
- Premiums and/or settlements are paid through accounts held with financial institutions established in jurisdictions associated with higher ML/TF risk; and
- Broker is based in, or associated with, jurisdictions associated with higher ML/TF.

ANNEX B

Life Insurance Distribution Channels and Brokers

Insurance is sold through a variety of distribution channels. In instances, life insurance policies are sold through brokers. The life insurer will have limited or no direct contact with the policyholder. Life insurance policies may also be sold online, where there may not be any face-to-face interaction with the customer by the insurer or broker. When identifying and evaluating the ML/TF risk associated with the method through which the product is sold, the life insurer should consider the risks related to the broker used and the nature of their relationship with the life insurer and the customer.

Risk Assessment

The ML/TF risk assessment forms the basis of a life insurer's and broker's RBA. The key purpose of such an assessment is to understand and mitigate inherent ML/FT risks, and enable the life insurer/broker to effectively manage residual risks.

Examples of Inherent Risk factors in a Life Insurance Context

This table should be read together with *table 1* concerning the risk factors linked to life insurance products.

Table 8 – Examples of Inherent Risk factors in a life insurance context

RISK FACTOR	EXAMPLES RISK FACTOR	EXAMPLE DESCRIPTION
Customers and related third parties (policyholder and if any, its beneficial owner, the beneficiary and if any, its beneficial owner)	Customer base growth	Rapid growth and/or turn-over of customer base in terms of amount and customer diversity pose higher ML/TF risks. Therefore, an insurer should pay extra attention to a new campaign aimed at increasing the customer base significantly, to a subscription of a high net worth life policy by a new customer compared to a well-known customer with already other business relationships with the insurer for long time.

	Individuals who are more difficult to identify	Difficulty in identifying the person on whose behalf the business relationship or transaction is being conducted, generally with involvement of third-parties (e.g., policy holder different from the insured person and beneficiary and with no apparent relationships with them, or third-party payer on the contract with no apparent relationship with the policy holder).
	Structures that make it difficult to identify the beneficial owner of the policyholder or of the beneficiary	Complex ownership and control structures involving multiple layers of shares registered in the name of legal entities and/ or non-transparent structures (e.g., trusts and other legal arrangements designated as beneficiaries of life policies, enabling a separation of legal ownership and beneficial ownership of assets).
	Unusual circumstances associated with the customer's business relationships or transactions	Customer activity not consistent with the customer's known profile and lacks business rationale or economic justification causing economic losses (e.g., an early surrender for a large amount without understandable rationale or transactional activity causing economic losses).
	PEPs exposure[11]	Business relationships involving a person(s) (i.e., policyholder, beneficiary, beneficial owner of the policyholder or of the beneficiary) defined as a Politically Exposed Person including his/her family members or close associates, as covered under R. 12. (e.g., a PEP designated as a beneficiary by an unrelated policyholder could hide a corrupt activity – additional caution should be exercised to identify these situations, as the PEP may not be identified until the end of the policy, at payout).
	Payment methods	Payment methods which may contribute to increased ML/TF risks (e.g., cash or other forms of payment vehicles fostering anonymity; payments from different bank accounts without explanation; payments received from unrelated third parties, (see table 4, page 66 and page 69 third party involvement.)
	Origin or source of funds and wealth	Unclear or suspicious source of wealth and/or source of funds that are involved in the business relationship. (e.g., large investment in a unit-linked product by a low-income person without a clear source of wealth).

[11] See FATF Guidelines on Politically Exposed Persons (Recommendations 12 and 23)

	Higher risk individuals	Customers which are classified as higher risk including persons previously reported by the insurer/broker to the FIUs or who operate in a higher risk industry or profession from an AML/CFT perspective This includes persons active in charities and non-profit organization, precious metals and stone dealers, money services businesses, cash intensive businesses such as "cash for gold" or casinos, arms dealers.
Products and Services	Products associated with high risk payment	Product that may inherently favour international customers, cash, third parties and complex payments or have features that allow for pay-outs not limited to pre-defined events (e.g., international life insurance products designed for expatriates).
	Product which accumulate large funds, transact large sums, or allow high amount withdrawals	Product that are designed for the accumulation of large funds and/or allow a large transaction (e.g., insurance wrapper products).
	Products which favour anonymity or are easily transferable	Products or services that may inherently favour anonymity, or products that can readily cross international borders, or are easily transferred, (e.g., life insurance policy issued to the bearer or negotiated on secondary market).
	Products which allow early surrender	Products which allow for early surrender and have a surrender value.
	Products with low value policy benefits and simple product features	Products have simple features and are low in value may carry lower ML/TF risks
Distribution channels	Non face to face sales channels	Channels which do not provide for a physical meeting between the customer and an employee or broker, and is not supported by other mitigation measures like identification performed by an obliged or authorized person such as a public notary (e.g., life insurance policy sold on-line) or without adequate safeguards for confirmation of identification or to mitigate the risks of identity fraud (see Annex A, table 2 page 62 and table 4 page 66.)

	Reliance and outsourcing	Reliance on intermediaries and /or outsourcing to third parties which are not subjected to the same AML/CFT obligations as the life insurer or is not well known to the life insurer (e.g., life insurance policy sold by small independent intermediaries or by third parties which may have less sophisticated controls in place).
	Management of the customers payments	Intermediaries, which manage the investments and the flow of funds on behalf of the customer on their accounts (e.g., life insurance policy sold by intermediaries accepting cash payments and/or payments on their own accounts).
Geography	Products and services	Products and services that are marketed or sold in higher ML/TF risk countries.
	Customers	Customers, beneficiaries, policy holder and/or related third parties are based in or linked to higher ML/TF risk countries; or reside in countries considered to be uncooperative in providing beneficial ownership information.
	Intermediaries	Intermediaries that are based in or sell to higher ML/TF risk jurisdictions (e.g., intermediaries owned and/or controlled by persons established in higher ML/TF risks jurisdictions.) (See page 67)

In performing a risk assessment, life insurers that distribute their products and services through intermediaries should consider the following:

- Size and status of the broker – Broker operations range from local sole proprietors to large international organisations. Smaller brokers may have less sophisticated AML/CFT framework and may benefit from more direction from the insurer.

- Role of the broker in handling customer's funds - When identifying the risk associated with a broker, the insurer should also take into account whether the broker handles funds directly from the customer – including in relation to handling payouts of the contract, whether the broker plays a purely facilitating/introducing role. It should be noted that insurance intermediation may also facilitated by digital (e.g. online internet portals and mobile phone applications, etc.) or other means (e.g., telemarketing, calls centres, etc.)

The risk assessment should be commensurate with the nature, size and complexity of the business. For smaller or less complex life insurers or intermediaries (for example, where customers fall into similar categories and/or where the range of life insurance products offered are very limited), similar risk assessment might suffice. It should take into account all risk factors, which the life insurer and intermediaries consider to be relevant, including product, geography, distribution and customer risk factors.

Life insurance may be employed for legitimate tax planning purposes. Life insurers and intermediaries should nevertheless consider tax-related aspects as part of their risk assessment, since certain characteristics of life insurance products may make them attractive to individuals seeking to hide income, commit tax fraud and evade tax or tax reporting requirements.

Life insurers and brokers should define a clear methodology for development and their risk assessment, especially in the case of complex organisations such as large, cross-sectoral multinational groups or national multi-business groups.

In the case of life insurers or brokers that are part of a group, risk assessments should take into account group wide risk appetite and framework, where relevant. Depending on the circumstances and local jurisdictional requirements, the parent company should perform a consolidated risk assessment for the entire group, taking into account the geographic situations of each relevant life insurance entity and if any, the legal obstacles preventing foreign entities from applying AML/CFT group-wide procedures, including exchange of information with the group. This will ensure that there is adequate oversight and consistent mitigating measures across all relevant entities of the group. Where applicable, they can consider synergies integration and consistency with other risk assessments performed by other internal functions, such as compliance and operational risk management.

Where appropriate, life insurers and brokers may cooperate for example, at an industry or country level to produce guidance and inform the production of their risk assessments.

ML/TF risk assessments should be periodically reviewed and refreshed in line with the requirements of the Bank, or guidelines or typologies from national competent authorities, including the FIUs, or international bodies. Risk assessments should be reviewed promptly in response to internal factors, such as launch of new product, acquisition or significant change of characteristics of customers due to a merger; and external factors such as regulatory changes, change in the national or supranational risk assessment, or new/emerging AML/CFT typologies.

ANNEX C

Examples of money laundering and suspicious transactions involving insurance

This document contains examples of money laundering and suspicious transactions involving insurance. It was originally created as an appendix to the IAIS *Guidance paper on anti-money laundering and combating the financing of terrorism* (October 2004) and is updated periodically to include additional examples identified.

Indicators

The following examples may be indicators of a suspicious transaction and give rise to a suspicious transaction report:

- application for a policy from a potential client in a distant place where a comparable policy could be provided “closer to home”

- application for business outside the policyholder’s normal pattern of business

- introduction by an agent/intermediary in an unregulated or loosely regulated jurisdiction or where organised criminal activities (e.g. drug trafficking or terrorist activity) or corruption are prevalent

- any want of information or delay in the provision of information to enable verification to be completed
- an atypical incidence of pre-payment of insurance premiums
- the client accepts very unfavourable conditions unrelated to his or her health or age
- the transaction involves use and payment of a performance bond resulting in a cross-border payment (wire transfers) = the first (or single) premium is paid from a bank account outside the country
- large fund flows through non-resident accounts with brokerage firms
- insurance policies with premiums that exceed the client's apparent means
- the client requests an insurance product that has no discernible purpose and is reluctant to divulge the reason for the investment
- insurance policies with values that appear to be inconsistent with the client's insurance needs
- the client conducts a transaction that results in a conspicuous increase of investment contributions
- any transaction involving an undisclosed party
- early termination of a product, especially at a loss, or where cash was tendered and/or the refund cheque is to a third party
- a transfer of the benefit of a product to an apparently unrelated third party
- a change of the designated beneficiaries (especially if this can be achieved without knowledge or consent of the insurer and/or the right to payment could be transferred simply by signing an endorsement on the policy)
- substitution, during the life of an insurance contract, of the ultimate beneficiary with a person without any apparent connection with the policyholder
- requests for a large purchase of a lump sum contract where the policyholder has usually made small, regular payments
- attempts to use a third party cheque to make a proposed purchase of a policy
- the applicant for insurance business shows no concern for the performance of the policy but much interest in the early cancellation of the contract
- the applicant for insurance business attempts to use cash to complete a proposed transaction when this type of business transaction would normally be handled by cheques or other payment instruments
- the applicant for insurance business requests to make a lump sum payment by a wire transfer or with foreign currency

- the applicant for insurance business is reluctant to provide normal information when applying for a policy, providing minimal or fictitious information or, provides information that is difficult or expensive for the institution to verify

- the applicant for insurance business appears to have policies with several institutions
- the applicant for insurance business purchases policies in amounts considered beyond the customer's apparent means

- the applicant for insurance business establishes a large insurance policy and within a short time period cancels the policy, requests the return of the cash value payable to a third party

- the applicant for insurance business wants to borrow the maximum cash value of a single premium policy, soon after paying for the policy

- the applicant for insurance business use a mailing address outside the insurance supervisor's jurisdiction and where during the verification process it is discovered that the home telephone has been disconnected.

The above indicators are not exhaustive.

Life insurance

- A company director from Company W, Mr. H, set up a money laundering scheme involving two companies, each one established under two different legal systems. Both of the entities were to provide financial services and providing financial guarantees for which he would act as director. These companies wired the sum of USD 1.1 million to the accounts of Mr. H in Country S. It is likely that the funds originated in some sort of criminal activity and had already been introduced in some way into the financial system. Mr. H also received transfers from Country C. Funds were transferred from one account to another (several types of accounts were involved, including both current and savings accounts). Through one of these transfers, the funds were transferred to Country U from a current account in order to make payments on life insurance policies. The investment in these policies was the main mechanism in the scheme for laundering the funds. The premiums paid for the life insurance policies in Country U amounted to some USD 1.2 million and represented the last step in the laundering operation.[12]

- An attempt was made to purchase life policies for a number of foreign nationals. The underwriter was requested to provide life coverage with an indemnity value identical to the premium. There were also indications that in the event that the policies were to be cancelled, the return premiums were to be paid into a bank account in a different jurisdiction to the assured.

- On a smaller scale, local police authorities were investigating the placement of cash by a drug trafficker. The funds were deposited into several bank *accounts* and then transferred to an *account* in another jurisdiction. The drug trafficker then entered into a USD 75,000 life insurance policy. Payment for the policy was made by two separate wire transfers from the overseas *accounts*. It was purported that the funds used for payment were the proceeds of overseas investments. At the time of the drug trafficker's arrest, the insurer had received instructions for the early surrender of the policy.

[12] FATF Report on Money Laundering Typologies, 2002 - 2003

- In 1990, a British insurance sales agent was convicted of violating a money laundering statute. The insurance agent was involved in a money laundering scheme in which over

  USD 1.5 million was initially placed with a bank in England. The “layering process” involved the purchase of single premium insurance policies. The insurance agent became a top producer at his insurance company and later won a company award for his sales efforts. This particular case involved the efforts of more than just a sales agent. The insurance agent’s supervisor was also charged with violating the money laundering statute.

  This case has shown how money laundering, coupled with a corrupt employee, can expose an insurance company to negative publicity and possible criminal liability.

- Customs officials in Country X initiated an investigation which identified a narcotics trafficking organisation utilised the insurance sector to launder proceeds. Investigative efforts by law enforcement agencies in several different countries identified narcotic traffickers were laundering funds through Insurance firm Z located in an off-shore jurisdiction.

  Insurance firm Z offers investment products similar to mutual funds. The rate of return is tied to the major world stock market indices so the insurance policies were able to perform as investments. The account holders would over-fund the policy, moving monies into and out of the fund for the cost of the penalty for early withdrawal. The funds would then emerge as a wire transfer or cheque from an insurance company and the funds were apparently clean. To date, this investigation has identified that over USD 29 million was laundered through this scheme, of which over USD 9 million dollars has been seized. Additionally, based on joint investigative efforts by Country Y (the source country of the narcotics) and Country Z customs officials, several search warrants and arrest warrants were executed relating to money laundering activities involved individuals associated with Insurance firm Z.[13]

- A customer contracted life insurance of a 10 year duration with a cash payment equivalent to around USD 400,000. Following payment, the customer refused to disclose the origin of the funds. The insurer reported the case. It appears that prosecution had been initiated in respect of the individual‘s fraudulent management activity.

- A life insurer learned from the media that a foreigner, with whom it had two life-insurance contracts, was involved in Mafia activities in his/her country. The contracts were of 33 years duration. One provided for a payment of close to the equivalent of USD 1 million in case of death. The other was a mixed insurance with value of over half this amount.

- A client domiciled in a country party to a treaty on the freedom of cross-border provision of insurance services, contracted with a life insurer for a foreign life insurance for 5 years with death cover for a down payment equivalent to around USD 7 million. The beneficiary was altered twice: 3 months after the establishment of the policy and 2 months before the expiry of the insurance. The insured remained the same. The insurer reported the case. The last beneficiary - an alias - turned out to be a PEP.

[13] FATF Report on Money Laundering and Terrorist Financing Typologies, 2003 - 2004

Non-life insurance

- A money launderer purchased marine property and casualty insurance for a phantom ocean-going vessel. He paid large premiums on the policy and suborned the intermediaries so that regular claims were made and paid. However, he was very careful to ensure that the claims were less than the premium payments, so that the insurer enjoyed a reasonable profit on the policy. In this way, the money launderer was able to receive claims cheques which could be used to launder funds. The funds appeared to come from a reputable insurance company, and few questioned the source of the funds having seen the name of the company on the cheque or wire transfer.[14]

- Four broking agencies were forced to freeze funds after US court action that followed an investigation into Latin American drugs smuggling. The drug trafficking investigation, codenamed Golden Jet, was coordinated by the Drug Enforcement Agency (DEA) based in the USA but also involved the FBI and the UK authorities. The funds frozen by the court action related to insurance money deposited at insurance brokers for around 50 aircraft.

- It is understood that the brokers affected by the court order included some of the largest UK insurance brokers. The case highlighted the potential vulnerability of the insurance market to sophisticated and large scale drug trafficking and money laundering operators. The court order froze aircraft insurance premiums taken out by 17 Colombian and Panamanian air cargo companies and by 9 individuals. The action named 50 aircraft, including 13 Boeing 727s, 1 Boeing 707, 1 French Caravelle and 2 Hercules C130 transport aircraft. The British end of the action was just one small part of a massive antidrug trafficking action co-ordinated by the DEA. Officials of the DEA believe Golden Jet is one of the biggest blows they have been able to strike against the narcotics trade. The American authorities led by the DEA swooped on an alleged Colombian drugs baron and tons of cocaine valued at many billions of dollars were seized and a massive cocaine processing factory located in Colombia together with aircraft valued at more than USD22 million were destroyed in the DEA coordinated action. According to the indictment, the cargo companies were responsible for shipping tons of cocaine from South to North America all through the 1980s and early 1990s, providing a link between the producers and the consumers of the drugs. Much of the cocaine flowing into the USA was transported into the country by air. During this period the Colombian cartels rose to wealth and prominence, aided by those transport links.

Intermediaries

- A person (later arrested for drug trafficking) made a financial investment (life insurance) of USD 250,000 by means of an insurance broker. He acted as follows. He contacted an insurance broker and delivered a total amount of USD 250,000 in three cash instalments. The insurance broker did not report the delivery of that amount and deposited the three instalments in the bank. These actions raise no suspicion at the bank, since the insurance broker is known to them as being connected to the insurance branch. The insurance broker delivers, afterwards, to the insurance company responsible for making the financial investment, three cheques from a bank account under his name, totalling USD 250,000, thus avoiding the raising suspicions with the insurance company.[15]

[14] FATF Report on Money Laundering and Terrorist Financing Typologies, 2003 – 2004
[15] FATF Report on Money Laundering Typologies, 202 - 2003

- Clients in several countries used the services of an intermediary to purchase insurance policies. Identification was taken from the client by way of an ID card, but these details were unable to be clarified by the providing institution locally, which was reliant on the intermediary doing due diligence checks. The policy was put in place and the relevant payments were made by the intermediary to the local institution. Then, after a couple of months had elapsed, the institution would receive notification from the client stating that there was now a change in circumstances, and they would have to close the policy suffering the losses but coming away with a clean cheque from the institution. On other occasions the policy would be left to run for a couple of years before being closed with the request that the payment be made to a third party. This was often paid with the receiving institution, if local, not querying the payment as it had come from another reputable local institution.[16]

- An insurance company was established by a well-established insurance management operation. One of the clients, a Russian insurance company, had been introduced through the management of the company's London office via an intermediary. In this particular deal, the client would receive a "profit commission" if the claims for the period were less than the premiums received. Following an on-site inspection of the company by the insurance regulators, it became apparent that the payment route out for the profit commission did not match the flow of funds into the insurance company's account. Also, the regulators were unable to ascertain the origin and route of the funds as the intermediary involved refused to supply this information. Following further investigation, it was noted that there were several companies involved in the payment of funds and it was difficult to ascertain how these companies were connected with the original insured, the Russian insurance company.

- A construction project was being financed in Europe. The financing also provided for a consulting company's fees. To secure the payment of the fees, an investment account was established and a sum equivalent to around USD 400,000 deposited with a life-insurer. The consulting company obtained powers of attorney for the account. Immediately following the setting up of the account, the consulting company withdrew the entire fee stipulated by the consulting contract. The insurer reported the transaction as suspicious. It turns out that an employee of the consulting company was involved in several similar cases. The account is frozen.

Reinsurance

- An insurer in country A sought reinsurance with a reputable reinsurance company in country B for its directors and officer cover of an investment firm in country A. The insurer was prepared to pay four times the market rate for this reinsurance cover. This raised the suspicion of the reinsurer, which contacted law enforcement agencies. Investigation made clear that the investment firm was bogus and controlled by criminals with a drug background. The insurer had ownership links with the investment firm. The impression is that - although drug money would be laundered by a payment received from the reinsurer – the main purpose was to create the appearance of legitimacy by using the name of a reputable reinsurer. By offering to pay above market rate, the insurer probably intended to assure continuation of the reinsurance arrangement.

- A state insurer in country A sought reinsurance cover for its cover of an airline company. When checking publicly available information on the company it turned out that the company was linked to potential war lords and drug traffickers. A report was made to the law enforcement authorities.

[16] FATF Report on Money Laundering and Terrorist Financing Typologies, 2003 - 2004

Return premiums

There are several cases where the early cancellation of policies with return of premium has been used to launder money. This has occurred where there have been:

- a number of policies entered into by the same insurer/intermediary for small amounts and then cancelled at the same time
- return premium being credited to an account different from the original account
- requests for return premiums in currencies different to the original premium, and
- regular purchase and cancellation of policies.

Over payment of premiums

Another simple method by which funds can be laundered is by arranging for excessive numbers or excessively high values of insurance reimbursements by cheque or wire transfer to be made. A money launderer may well own legitimate assets or businesses as well as an illegal enterprise. In this method, the launderer may arrange for insurance of the legitimate assets and 'accidentally', but on a recurring basis, significantly overpay his premiums and request a refund for the excess. Often, the person does so in the belief that his relationship with his representative at the company is such that the representative will be unwilling to confront a customer who is both profitable to the company and important to his own success.

The overpayment of premiums, has, been used as a method of money laundering. Insurers should be especially vigilant where:

- the overpayment is over a certain size (say USD10,000 or equivalent)
- the request to refund the excess premium was to a third party
- the assured is in a jurisdiction associated with money laundering and
- where the size or regularity of overpayments is suspicious.

High brokerage/third party payments/strange premium routes

High brokerage can be used to pay off third parties unrelated to the insurance contract. This often coincides with example of unusual premium routes.

Claims

A claim is one of the principal methods of laundering money through insurance. Outlined below are examples of where claims have resulted in reports of suspected money laundering and terrorist financing.

- A claim was notified by the assured, a solicitor, who was being sued by one of his clients. The solicitor was being sued for breach of confidentiality, which led to the client's creditors discovering funds that had allegedly been smuggled overseas. Documents indicated that the solicitor's client might be involved in tax evasion, currency smuggling and money laundering.

- A claim was notified relating to the loss of high value goods whilst in transit. The assured admitted to investigators that he was fronting for individuals who wanted to invest "dirt money" for a profit. It is believed that either the goods, which were allegedly purchased with cash, did not exist, or that the removal of the goods was organised by the purchasers to ensure a claim occurred and that they received "clean" money as a claims settlement.

- Insurers have discovered instances where premiums have been paid in one currency and requests for claims to be paid in another as a method of laundering money.

- During an on-site visit, an insurance supervisor was referred to a professional indemnity claim that the insurer did not believe was connected with money laundering. The insurer was considering whether to decline the claim on the basis that it had failed to comply with various conditions under the cover. The insurance supervisor reviewed the insurer's papers, which identified one of the bank's clients as being linked to a major fraud and money laundering investigation being carried out by international law enforcement agencies.

- After a successful High Court action for fraud, adjusters and lawyers working for an insurer involved in the litigation became aware that the guilty fraudster was linked to other potential crimes, including money laundering.

Assignment of claims

In a similar way, a money launderer may arrange with groups of otherwise legitimate people, perhaps owners of businesses, to assign any legitimate claims on their policies to be paid to the money launderer. The launderer promises to pay these businesses, perhaps in cash, money orders or travellers cheques, a percentage of any claim payments paid to him above and beyond the face value of the claim payments. In this case the money laundering strategy involves no traditional fraud against the insurer. Rather, the launderer has an interest in obtaining funds with a direct source from an insurance company, and is willing to pay others for this privilege. The launderer may even be strict in insisting that the person does not receive any fraudulent claims payments, because the person does not want to invite unwanted attention.

Non-life insurance – fraudulent claims

- Police in Country A uncovered a case of stolen car trafficking where the perpetrators provoked accidents in Country B to be able to claim the damages. The proceeds were laundered via public works companies. A network consisting of two teams operated in two different regions of Country A. Luxury vehicles were stolen and given false number plates before being taken to Country B. An insurance contract was taken out in the first country on these vehicles. In Country B, the vehicles were deliberately written off and junk vehicles with false number plates were bought using false identity documents to be able to claim the damages from the insurance firms in Country A. Around a hundred luxury stolen vehicles were used in this scheme to claim the damages resulting from the simulated or intentional accidents that were then fraudulently declared to the insurance firms. The total loss was over USD 2.5 million.

  The country in which the accidents occurred was chosen because its national legislation provided for prompt payment of damages.

  On receipt of the damages, the false claimants gave 50% of the sum in cash to the leader of the gang who invested these sums in Country B. The investigations uncovered bank transfers amounting to over USD 12,500 per month from the leader's accounts to the country in question. The money was invested in the purchase of numerous public works vehicles and in setting up companies in this sector in Country B. Investigations also revealed that the leader of the gang had a warehouse in which luxury vehicles used for his trafficking operation were stored. It was also established that there was a business relationship between the leader and a local property developer, suggesting that the network sought to place part of its gains into real estate.[17]

[17] FATF Report on Money Laundering and Terrorist Financing Typologies, 2003 – 2004

- An individual purchases an expensive new car. The individual obtains a loan to pay for the vehicle. At the time of purchase, the buyer also enters into a medical insurance policy that will cover the loan payments if he were to suffer a medical disability that would prevent repayment. A month or two later, the individual is purportedly involved in an "accident" with the vehicle, and an injury (as included in the insurance policy) is reported. A doctor, working in collusion with the individual, confirms injury. The insurance company then honours the claim on the policy by paying off the loan on the vehicle. Thereafter, the organisation running the operation sells the motor vehicle and pockets the profit from its sale. In one instance, an insurance company suffered losses in excess of $2 million from similar fraud schemes carried out by terrorist groups.

(No. 1438)

LAND COURT

LAND REGISTRATION AREA: **PLANTATION MOCHA**

PARCEL: **SUB-PARCEL 383 B being a portion of Parcel 383**

BLOCK: **X**

ZONE: **ESSEQUIBO COAST**

An Application for the Land named above is fixed for Hearing before Madam Priscilla Chandra-Hanif, Commissioner of Title at the Land Court, Victoria Law Courts, Supreme Court, Georgetown on Friday, the 28th day of April, 2023 at 09:30 a.m.

App. No.	Applicants	Address	Parcel
28/2019	Haseen Mohamed and Himawattie Persaud	Kilkenny Street, Queenstown, Essequibo Coast	Sub-Parcel 383 being a portion of Parcel 383

You can contact the Land Court Registry on 226-7947 or 226-9775, Extension: 265 or email us at landcourtgy@yahoo.com for further information on objecting to applications and on attending hearings.

YOU MUST WEAR A MASK IF COMING TO COURT.

T. Adams,
for Commissioner of Title.

Land Court,
Victoria Law Courts,
Supreme Court,
Georgetown.

Dated the 9th day of March, 2023.

(No. 1439)

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LAND REGISTRATION AREA: **PLANTATION WESTFIELD**

PARCEL: **327**

BLOCK: **XI**

ZONE: **ESSEQUIBO COAST**

The following Application in respect of the Land at the above mentioned area is fixed for Hearing before Mrs. Priscilla Chandra-Hanif, Commissioner of Title at the Land Court, Victoria Law Courts, Supreme Court, Georgetown on Wednesday, the 5th day of April, 2023 at 10:30 a.m.

App. No.	Applicants	Address	Parcel
39/2020	Kampta Persaud and Harold Banarsee	Both of Queenstown Village, Essequibo Coast	327

T. Adams,
for Commissioner of Title.

Land Court,
Victoria Law Courts,
Supreme Court,
Georgetown.

Dated the 9th day of March, 2023.

(No. 1440)

.....

LAND REGISTRATION AREA: **PLANTATION MOCHA**

PARCELS: **182 and 183**

BLOCK: **X**

ZONE: **ESSEQUIBO COAST**

Pursuant to Section 31 of the Land Registry Act, Chapter 5:02, TAKE NOTICE that the following Declaration of Title was made by Madam Priscilla Chandra-Hanif, Commissioner of Title on the 20th day of January, 2023, in respect of Parcels: 182 and 183 in Block: X of Zone: Essequibo Coast, part of Plantation Mocha as shown on a Final Plan by Colin J.H. Bowen, Sworn Land Surveyor dated the 6th day of August, 2007 and recorded at the Guyana Lands and Surveys Commission as Plan No. 41390 and (Land Registry) Land Registration No. 2023/4.

APP. NO.	NAME & ADDRESS OF AWARDEE	DECLARATION OF TITLE OF PARCEL	ACREAGE
42/2022	Morris Walcott of Lots 184 and 185 Broad Street, Queenstown, Essequibo Coast	182 183	0.1267 0.1267

T. Adams,
for Commissioner of Title.

Land Court,
Victoria Law Courts,
Supreme Court,
Georgetown.

Dated the 13th day of March, 2023.

(No. 1441)

PROBATE

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

PROBATE AND ADMINISTRATION

ADMINISTRATION

In the matter of the Deceased Persons' Estates Administration Act, Chapter 12:01 of the Laws of Guyana.

- and -

In the matter of the Estate of LILY WILLIAMSON FERDINAND also known as Lily Ferdinand, Lily Welingkar, Lily Williamson Ferdinand Welingkar and Lily Ferdinand Welingkar, deceased.

NOTICE

NOTICE is hereby given that after the expiration of 14 (fourteen) days from the publication hereof, Application will be made to the Registrar of the High Court of The Supreme Court of Judicature for the Re-Sealing of the grant of Letters of Administration with Will to the Estate of **LILY WILLIAMSON FERDINAND also known as Lily Ferdinand, Lily Welingkar, Lily Williamson Ferdinand Welingkar and Lily Ferdinand Welingkar**, deceased of The New Clock House, Block C Public Road, Zorg, Essequibo, Guyana, granted by the High Court of Justice, England and Wales on the 9th day of December, 2022.

Dated at Georgetown, Demerara,
this 9th day of March, 2023.

de Caires, Fitzpatrick and Karran,
Attorneys-at-Law.

(No. 1442)

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

PROBATE AND ADMINISTRATION

PROBATE

In the matter of Deceased Persons' Estates Administration Act, Chapter 12:01 of the Laws of Guyana.

- and -

In the matter of the Estate of MADHUKAR RAMCHANDRA WELINGKAR also known as Madhu Welingkar, Madhu Wellingkar, Madhu Ramchandra Welingkar, Madhu Ramchandra Wellinkar and Madhukar Welingkar, deceased.

NOTICE

NOTICE is hereby given that after the expiration of 14 (fourteen) days from the publication hereof, Application will be made to the Registrar of the High Court of The Supreme Court of Judicature for the Re-Sealing of the grant of Probate to the Estate of **MADHUKAR RAMCHANDRA WELINGKAR also known as Madhu Welingkar, Madhu Wellingkar, Madhu Ramchandra Welingkar, Madhu Ramchandra Wellinkar and Madhukar Welingkar**, deceased of 18 Altamount Road, Flat 6 Sai Manzil, Mumbai 400 026, India, granted by the High Court of Justice, England and Wales on the 9th day of December, 2022.

Dated at Georgetown, Demerara,
this 9th day of March, 2023.

de Caires, Fitzpatrick and Karran,
Attorneys-at-Law.

(No. 1443)

MISCELLANEOUS

2023-HC-BER-CIV-P-2

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

CIVIL JURISDICTION

DECLARATION OF TITLE

THIRD PUBLICATION

NOTICE

I, EVELYN ROSS of West Coast Berbice, Guyana, have presented a Petition for a Declaration of Title by prescription to the property described in the Schedule hereto.

Any person(s) intending to oppose the said Petition must within one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court of the Supreme Court, in the County of Demerara, a notice of his/her opposition and an affidavit or affidavits in support thereof and serve a copy of the notice or any affidavit(s) upon the said Petitioner.

The said Petition is accompanied by a plan which may be inspected at the Registry during Office hours.

Dated at Georgetown, Demerara,
this 2nd day of December, 2022.

E. Dazzell,
Attorney-at-Law for the Petitioner.

SCHEDULE

West half of Lot numbered 1 (one) Section "C", Plantation No. 41 Village, situate on the West Coast of Berbice, in the County of Berbice, in the Republic Guyana, the said Lot containing an area of 0.1985 (nought decimal one nine eight five) of an acre being shown on a plan by R.T. John, Sworn Land Surveyor dated the 4th day of December, 2018 and recorded at the Guyana Lands and Surveys Commission on the 21st day of December, 2018 as Plan No. 70962.

MEMORANDUM

The Petitioner's address for service and place of business is at the Chambers of her Attorney-at-Law, Mrs. Excellence Dazzell of Lot 61 Cummings and Fifth Streets, Alberttown, Georgetown.

(No. 1444)

PETITION No. 33 of 2023 BERBICE

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

THIRD PUBLICATION

NOTICE

WE, PHULMATTIE PALTOO and ROHAN PHAGOO, both of Lot 21 Section 'D' Nigg, Corentyne, Berbice, have jointly presented a Petition for a Declaration of Title by prescription to the property described in the Schedule hereto.

Any person(s) intending to oppose the said Petition must within 1 (one) month after the date of the first publication of this Notice, file in the Registry of the High Court of the Supreme Court at New Amsterdam, Berbice, a notice of his/her/their opposition and an affidavit or affidavits in support thereof and serve a copy of the notice or any affidavit(s) upon the said PHULMATTIE PALTOO and ROHAN PHAGOO.

The said Petition is accompanied by a plan of the property which may be inspected at the Registry during Office hours.

D. Panday,
Attorney-at-Law for the Petitioners.

SCHEDULE

Lot numbered 121 (one hundred and twenty-one) being part of Lot lettered 'A' Plantation Reliance or No. 6 Village, situate on the Right Bank of the Canje River, in the County of Berbice, in the Republic of Guyana, comprising an area of 0.132 (nought decimal one three two) of an acre, the said lot being shown on a plan by Seaon M. James, Sworn Land Surveyor dated the 30th

day of April, 2021 and recorded at the Guyana Lands and Surveys Commission on the 4th day of June, 2021 as Plan No. 77277.

MEMORANDUM

The address for service of the Petitioners is at the Office of Ms. Deena Panday, Attorney-at-Law acting for and on behalf of the Petitioners at Lot 7 Cheddi Jagan Street and Strand, New Amsterdam, Berbice.

(No. 1445)

2022-HC-DEM-CIV-P-275

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

CIVIL JURISDICTION

DECLARATION OF TITLE

THIRD PUBLICATION

In the matter of Plot "SM" also known as Lot 24 being part of Lot 'V' being part of Area 'N' South half of Plantations Relief and Support, situate on the East Bank of Demerara, in the County of Demerara, in the Republic of Guyana, the said Plot "SM" also known as Lot 24 being shown, laid down and defined on a plan by Joel I. Trotman, Sworn Land Surveyor dated the 17th day of June, 2020 and recorded at the Guyana Lands and Surveys Commission on the 31st day of August, 2020 as Plan No. 74805.

- and -

In the matter of Title to Land (Prescription and Limitation Act), Chapter 60:02 of the Laws of Guyana.

- and -

In the matter of a Petition for Prescriptive Title of the above-described Land by DEOKI MOHAMED.

NOTICE

DEOKI MOHAMED of Lot 24 Relief Supply, East Bank Demerara, Guyana, has presented a Petition for a Declaration of Title by prescription to the property described in the Schedule hereto.

Any person(s) intending to oppose the said Petition must within one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court of the Supreme Court, in the County of Demerara, a notice of his/her opposition and an affidavit or affidavits in support thereof and serve a copy of the notice or any affidavit(s) upon the said Petitioner.

The said Petition is accompanied by a plan of the property which may be inspected at the Registry during Office hours.

Dated at Georgetown, Demerara,
this 20th day of December, 2022.

Y. Singh,
Attorney-at-Law for the Petitioner.

SCHEDULE

In the matter of Plot lettered "SM" also known as Lot numbered 24 (twenty-four) being part of Lot lettered 'V' being part of Area 'N' South half of Plantations Relief and Support, situate on the East Bank of Demerara, in the County of Demerara, in the Republic of Guyana, the said Plot lettered "SM" also known as Lot numbered 24 (twenty-four) being shown, laid down and defined on a plan by Joel I. Trotman, Sworn Land Surveyor dated the 17th day of June, 2020 and recorded at the Guyana Lands and Surveys Commission on the 31st day of August, 2020 as Plan No. 74805.

MEMORANDUM

The Petitioner's address for service and place of business is at the Chambers of her Attorney-at-Law, Ms. Yashmini Singh of Lot 185 Charlotte and King Streets, Lacytown, Georgetown, Demerara, Guyana.

(No. 1446)

2023-HC-ESSEQUIBO-CIV-P-7

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

SECOND PUBLICATION

NOTICE

WE, RAJPATTIE RAMNARINE, LUANA SINGH and LIZA PERSAUD of Lot 49 Affiance, Essequibo Coast, have presented a Petition for a Declaration of Title by prescription to the property described in Schedule hereto.

Any person(s) intending to oppose the said Petition must within one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court of the Supreme Court, in the City of Georgetown, Demerara, a notice of his/her/their opposition and an affidavit or affidavits in support thereof and serve a copy of the notice and any affidavit(s) upon the said RAJPATTIE RAMNARINE, LUANA SINGH and LIZA PERSAUD of Lot 49 Affiance, Essequibo Coast.

The said Petition is accompanied by the plan of the property which may be inspected at the Registry during Office hours.

Dated this 25th day of December, 2022.

L. Kissoon,
Attorney-at-Law for the Petitioners.

SCHEDULE

In the matter of Lot numbered 49 (forty-nine) being a portion of Section 'C' South Section Plantation Affiance, situate on the Essequibo Coast of the County of Essequibo, in the Republic of Guyana, the said Lot numbered 49 (forty-nine) containing an area of 0.0987 (nought decimal nought nine eight seven) of an acre being shown, laid down and defined on a plan by Colin J.H. Bowen, Sworn Land Surveyor dated the 27th day of November, 2017 and recorded at the Guyana Lands and Surveys Commission on the 30th day of November, 2017 as Plan No. 68010.

MEMORANDUM

The Petitioners' address for service is at the Office of their Attorney-at-Law, Mr. Liksham Kissoon, situate at Lot 156 Charlotte Street, Georgetown.

(No. 1447)

PETITION No. 166 of 2022 BERBICE

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

SECOND PUBLICATION

NOTICE

I, LEWANDA BLACKMAN of Lot 115 No. 22 Village or Bel Air, West Coast Berbice, have presented a Petition for a Declaration of Title by prescription to the property described in the Schedule hereunder.

Any person(s) intending to oppose the said Petition must within 1 (one) month after the date of the first publication of this Notice, file in the Registry of the High Court of the Supreme Court, in New Amsterdam, Berbice, a notice of his or her opposition and an affidavit or affidavits in support thereof and serve a copy of the said notice and any affidavit(s) upon the said LEWANDA BLACKMAN.

The said Petition is accompanied by a plan of the said property which may be inspected at the said Registry during Office hours.

Dated this 30th day of September, 2022.

R. Rajkumar,
Attorney-at-Law for the Petitioner.

SCHEDULE

Lot numbered 115 (one hundred and fifteen) containing an area of 0.1146 (nought decimal one one four six) of an acre being a portion of Section B Plantation Bel Air or No. 22 Village, situate on the west sea coast of the Berbice River, in the County of Berbice, in the Republic of Guyana, the said Lot being laid down and defined on a plan by Ashton Blair, Sworn Land Surveyor dated the 1st day of November, 2021, and recorded at the Guyana Lands and Surveys Commission on the 7th day of January, 2022 as Plan No. 79127.

MEMORANDUM

The Petitioner's address for service and place of business is at the Chambers of Mr. Ramesh C. Rajkumar, Attorney at Law of Lot 8 St. Ann Street, New Amsterdam, Berbice.

(No. 1448)

2023-HC-DEM-CIV-P-53

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

SECOND PUBLICATION

NOTICE

TYRONE DEEN, PATRICIA DEEN and AMINA WILSON, all of Lot G 13 Goorahoo Sand Road, Soesdyke, East Bank Demerara, Guyana, have presented a Petition for a Declaration of Title by prescription to the property described in the Schedule hereto.

Any person(s) intending to oppose the said Petition must within 1 (one) month after the date of the first publication of this Notice, file in the Registry of the High Court of the Supreme Court, in the City of Georgetown, a notice of his/her/their opposition and an affidavit or affidavits in support thereof and serve a copy of the notice and any affidavit(s) upon the said PATRICIA DEEN and AMINA WILSON.

The said Petition is accompanied by a plan of the property which may be inspected at the said Registry during Office hours.

Dated at Georgetown, Demerara,
this 1st day of March, 2023.

C. Baveghems,
Attorney-at-Law for the Petitioners.

SCHEDULE

Lot G 13 being a piece of land, marked 'G', situate at Goorahoo Sand Road, Plantation Soesdyke (East of the Public Road), situate on the East Bank of Demerara, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.2243 (nought decimal two two four three) of an acre being shown on a plan by Lindon F. Mc Greggor, Sworn Land Surveyor dated the 22nd day of February, 2022 and recorded at the Guyana Lands and Surveys Commission on the 20th day of May, 2022 as Plan No. 80301.

MEMORANDUM

The address for service and place of business of the Petitioners is at the Office of their Attorney-at-Law, Mr. Collis D. Baveghems of Lot 228 South Road, Lacytown, Georgetown, Demerara.

(No. 1449)

2023-HC-DEM-CIV-P-62

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

CLEMENT De ABREU and GAIL ANN TEIXEIRA, both of Lot 16 Howes Street, Charlestown, Georgetown, Guyana, have presented a Petition for a Declaration of Title by prescription to the property described in the Schedule attached hereto.

Any person(s) intending to oppose the said Petition must within 1 (one) month after the date of the first publication of this Notice, file in the Registry of the High Court of the Supreme Court, in the City of Georgetown, a notice of his/her/their opposition and an affidavit or affidavits in support thereof and serve a copy of this notice and any affidavit(s) upon the said Petitioners.

The said Petition is accompanied by a plan of the said property which may be inspected at the Registry during Office hours.

Dated at Georgetown, Demerara,
this 22nd day of March, 2023.

Sgd.R.N. Poonai,
Attorney-at-Law for the Petitioners.

SCHEDULE

East half of West half of Lot numbered 16 (sixteen) Howes Street, New Charlestown, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said East half of West half of Lot numbered 16 (sixteen) containing an area of 0.0849 (nought decimal nought eight four nine) of an acre being shown and defined on a plan by G. Samaroo, Sworn Land Surveyor dated the 21st day of November, 2022 and recorded at the Guyana Lands and Surveys Commission on the 25th day of November, 2022 as Plan No. 82057.

MEMORANDUM

The Petitioners' address for service is at the Chambers of their Attorneys-at-Law, Mr. R.N. Poonai, S.C., Mr. S.J. Poonai and Mr. Naresh Poonai of Lot 153 Charlotte Street, Lacytown, Georgetown, Guyana.

(No. 1450)

GUYANA
COUNTY OF DEMERARA

NOTICE OF DEBENTURE

PACIFIC RIM CONSTRUCTORS (GUYANA) INC.

NOTICE is hereby given that a First Debenture by the abovenamed Company, **PACIFIC RIM CONSTRUCTORS (GUYANA) INC.**, a company incorporated in Guyana under the provisions of the Companies Act, 1991 and whose registered Office is situate at Lot 2 Avenue of the Republic, Georgetown, Guyana, will after the expiration of seven (7) days from the date of the publication of this Notice be duly issued and registered under the provisions of Section 233(1) of the Companies Act, 1991 to **DEMERARA BANK LIMITED**, a company incorporated in Guyana under the Companies Act, Chapter 89:01 and continued under the provisions of the Companies Act, 1991, whose registered Office is situate at Lot 214 Camp Street, North Cummingsburg, Georgetown, Demerara.

SUCH DEBENTURE will by itself confer a charge secured under the aforesaid Debenture in and over all the rights, title and interest in and to the assets of **PACIFIC RIM CONSTRUCTORS (GUYANA) INC.**, being in particular the Company's rights, title and interest over the assets set out in Certificates of Vehicle Registration No. B0161966 dated the 17th day of May, 2021, B0173155 dated the 19th day of May, 2021, B0173142 dated the 19th day of May, 2021 and B0161963 dated the 17th day of May, 2021, respectfully being as follows:

SCHEDULE

PROPERTY:	**KOMATSU BULLDOZER**
IDENTIFICATION MARK:	**32303**
TYPE:	**BULLDOZER (KOMATSU)**
COLOUR:	**YELLOW**
YEAR:	**2015**
DESCRIPTION:	**D39EX-22**
ENGINE #:	**26633052**
CHASSIS #:	**KMTOD108PEA003964**

SCHEDULE

PROPERTY:	**VOLVO GRADER**
IDENTIFICATION MARK:	**32286**
TYPE:	**GRADER (VOLVO)**
COLOUR:	**YELLOW**
YEAR:	**2007**
DESCRIPTION:	**G976**
ENGINE #:	**155155**
CHASSIS #:	**VCE0G976K00041708**

SCHEDULE

PROPERTY:	**KOMATSU BULLDOZER**
IDENTIFICATION MARK:	**32301**
TYPE:	**BULLDOZER (KOMATSU)**
COLOUR:	**YELLOW**
YEAR:	**2015**
DESCRIPTION:	**D65EX-16**
ENGINE #:	**26869926**
CHASSIS #:	**KMTOD114KEA081853**

SCHEDULE

PROPERTY:	**KOMATSU BULLDOZER**
IDENTIFICATION MARK:	**32302**
TYPE:	**BULLDOZER (KOMATSU)**
COLOUR:	**YELLOW**
YEAR:	**2015**
DESCRIPTION:	**D65EX-16**
ENGINE #:	**26871313**
CHASSIS #:	**KMTOD114CFA082000**

SCHEDULE

PROPERTY:	**TADANO CRANE**
IDENTIFICATION MARK:	**32285**
TYPE:	**CRANE (TADANO)**
COLOUR:	**YELLOW**
YEAR:	**2007**
DESCRIPTION:	**GR300XL**
ENGINE #:	**26509658**
CHASSIS #:	**560948**

and on all other fixed and floating assets and on all future assets which may hereafter be acquired during the existence of this charge and on the Company's Plant, Machinery and Factory equipment, fixtures, fitting, motor vehicles, furniture and office equipment, computer accessories, hardware and software, vehicles, tools, spare parts, replacements, modifications and additions for all of its movable property and including its receivables and stocks, current and future, whatsoever and wheresoever situate both present and future and all choses-in-action whatsoever and wheresoever situate both present and future and a floating security and charge on its movable and immovable properties, including all lands, buildings, undertakings, fittings, implements, goods, furniture, chattels, goodwill, stock-in-trade, book and other debts whatsoever and wheresoever situate including its uncalled capital both present and future for the time being and on all other future assets of the Company.

The Company hereby grants the aforesaid Debenture in and over all the rights, title and interest in and to the assets of **PACIFIC RIM CONSTRUCTORS (GUYANA) INC.** and except with the written consent of the Debenture Holder the Company shall not be at liberty to create any Mortgage or Charge whether in priority to or in *pari passu* with such Debenture or otherwise.

Dated this 31st day of March, 2023.

PACIFIC RIM CONSTRUCTORS (GUYANA) INC.

SEAL AFFIXED BY ME

.....

DIRECTOR
Name: William Davis

.....

SECRETARY
Name: Keith A. Midkiff

(No. 1451)

GUYANA
COUNTY OF DEMERARA

NOTICE OF DEBENTURE

MENTION SERVICES INC.

NOTICE IS HEREBY GIVEN that a **SUPPLEMENTAL DEBENTURE** by the above named Company, MENTION SERVICES INC., a company Incorporated in Guyana under the provisions of the Companies Act, Chapter 89:01 of the Laws of Guyana, whose registered Office is situate at Lot 189 Charlotte Street, Bourda, Georgetown, Guyana, (hereinafter

called "the Company") being supplemental to the **FIRST DEBENTURE** executed on the 4th day of November, 2022, in favour of **CITIZENS BANK GUYANA INC.**, notice of which was given in the Official Gazette and the Stabroek News on the 15th day of October, 2022, will after the expiration of 7 (seven) days from the date of the publication of this Notice be duly issued and registered under the provisions of Section 233 (1) of the Companies Act, No. 29 of 1991, to **CITIZENS BANK GUYANA INC.**, a company incorporated in Guyana under the provisions of the Companies Act, No. 29 of 1991 and having its principal Office at Lots 231 to 233 Camp Street and South Road, Lacytown, Georgetown, Guyana.

Such Supplemental Debenture will not be secured by a separate mortgage or charge.

The said Supplemental Debenture will be secured by the charges created under the Debenture executed on the 4th day of November, 2022.

MENTION SERVICES INC.

.....
Philip Jaiserrisingh,
Director.

Dated this 17th day of March, 2023.

(No. 1452)

GUYANA
COUNTY OF DEMERARA

NOTICE OF DEBENTURE

MENTION SERVICES INC.

NOTICE IS HEREBY GIVEN that a **SUPPLEMENTAL DEBENTURE** by the above named Company, **MENTION SERVICES INC.**, a company incorporated in Guyana under the provisions of the Companies Act, Chapter 89:01 of the Laws of Guyana, whose registered Office is situate at Lot 189 Charlotte Street, Bourda, Georgetown, Guyana, (hereinafter called "the Company") being supplemental to the **SECOND DEBENTURE** executed on the 4th day of November, 2022, in favour of **CITIZENS BANK GUYANA INC.**, notice of which was given in the Official Gazette and the Stabroek News on the 15th day of October, 2022, will after the expiration of 7 (seven) days from the date of the publication of this Notice be duly issued and registered under the provisions of Section 233 (1) of the Companies Act, No. 29 of 1991, to **CITIZENS BANK GUYANA INC.**, a company incorporated in Guyana under the provisions of the Companies Act, No. 29 of 1991 and having its principal Office at Lots 231 to 233 Camp Street and South Road, Lacytown, Georgetown, Guyana.

Such Supplemental Debenture will not be secured by a separate mortgage or charge.

The said Supplemental Debenture will be secured by the charges created under the Debenture executed on the 4th day of November, 2022.

MENTION SERVICES INC.

.....
Philip Jaiserrisingh,
Director.

Dated this 17th day of March, 2023.

(No. 1453)

GEORGETOWN, Demerara – Printed and Published every Saturday and on such Extraordinary days as may be directed by the Government by Guyana National Printers Limited, Lot 1 Public Road, La Penitence, Georgetown.

THE FIRST SUPPLEMENT TO THE OFFICIAL GAZETTE ON SATURDAY 1ST APRIL, 2023

TRANSPORTS, MORTGAGES AND LEASES

County of Essequibo

1ST APRIL, 2023

The following TRANSPORTS, MORTGAGES and LEASES are intended to be passed any day after the 15th April, 2023.

1. BY:- GOWRIE of Lot 21 Perseverance, Essequibo Coast, Guyana.

TRANSPORT OF:- Sub-lot lettered 'A' being a portion of Lot numbered 5 (five) in Section A, parts of the North section of Columbia, in the Aberdeen/Zorg-en-Vlygt Neighbourhood Democratic Council, situate on the west sea coast of the County of Essequibo, in the Republic of Guyana, the said Lot numbered 5 (five) being shown, laid down and defined on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 24th day of June, 1952 and deposited in the Deeds Registry on the 4th day of October, 1960 and the said sub-lot lettered 'A' containing an area of 0.1183 (nought decimal one one eight three) of an acre being shown, laid down and defined on a plan by Colin J.H. Bowen, Sworn Land Surveyor dated the 17th day of June, 2019 and recorded at the Guyana Lands and Surveys Commission on the 21st day of June, 2019 as Plan No. 72547 and deposited in the Deeds Registry, Essequibo on the 14th day of March, 2023, with no building thereon, together with the right of drainage and irrigation through the trenches running outside the northern and southern boundaries of the said lots in Section B and also the right to pass and repass over and along the dams situate outside the northern and southern boundaries of the said lots in Section B, subject however, to the obligation of the lots hereby transported to keep deep and free from weeds such portions of the trenches as are situate opposite the said lots and subject also to the obligation to repair and maintain such portions of the dams as are situate opposite the said lots and together with and subject to all the rights at all times hereinafter of the proprietor for the time being of all the plantations on the said west sea coast, situate and being North and South of Plantation Columbia to draw supplies of sweet water from and through the West sweet water trenches of Plantation Columbia as at present and to drain water from the Lakes known as Mainstay and Capoey as at present.

TO:- JEEWAN SHAM PERSAUD of Lot 6 Columbia, Essequibo Coast, Guyana.

2. BY:- BHAGMANIE PERSAUD of Lots 1 and 9 Melville, Island of Wakenaam, Essequibo, Guyana.

TRANSPORT OF:- House lot numbered 11 (eleven) being part of the frontlands of Plantation Good Success, situate on the Island of Wakenaam, in the Wakenaam Local Government District, in the County of Essequibo, in the Republic of Guyana, the said Plantation being shown on a plan by L.S. Hohenkirk, and F.U. Tronchin, Government Land Surveyors dated January, 1914, on record at the Department of Lands and Surveys at Georgetown and the said lot being shown and defined on a plan of the frontlands thereof by S.S.M. Insanally, Sworn Land Surveyor dated the 6th day of March, 1942 and deposited in the Deeds Registry at Georgetown on the 28th day of April, 1947, no building or erections thereon and save and except that portion of the said lot shown as 'sea defence' surveyed on the plan by D.O. Leila, Sworn Land Surveyor dated the 2nd day of July, 1942 and deposited in the Deeds Registry, aforesaid on the 21st day of March, 1947.

TO:- DANIEL DHANRAJ RAMDHANI of Lot 8 Good Success, Wakenaam, Essequibo Island, Guyana.

3. BY:- LAAKNARINE KUSSILL also known as Lakinarine also known as Laaknarine of Golden Fleece, Essequibo, Guyana.

TRANSPORT OF:- House lot numbered 3 (three) in Section B, part of Plantation Golden Fleece, formerly known as Plantation Good Hope and Cullen Vlies, situate on the West Coast of the County of Essequibo, in the Republic of Guyana, the said plantation being shown on a plan of Plantation Golden Fleece, *cum annexis* by H.O. Durham, Sworn Land Surveyor dated the 16th day of February, 1922 and deposited in the Deeds Registry on the 21st day of April, 1922, the said house lot hereby transported being shown, laid down and defined on a plan of part of the said plantation made by J. Phang, Sworn Land Surveyor dated the 9th day of September, 1955 and deposited in the Deeds Registry on the 13th day of June, 1956, subject to the condition that the proprietor or proprietors for the time being of the said lot shall have the said lot fenced around and shall be responsible for and bear the costs of upkeeping and maintaining such fence around the said lot, with the building and erections thereon.

TO:- DEONARINE LAKENARINE and BANMATTIE LAKENARINE, both of Golden Fleece, Essequibo, jointly.

4. BY:- SURSATTIE ZEENA PERSAUD also known as Sursattie Persaud of 2448 Rockaway FWY Far Rockaway, New York 11691, United States of America and locally of Lot 104 Anna Regina, Essequibo Coast, Guyana.

TRANSPORT OF:- Lot numbered 104 (one hundred and four) being a portion of Anna Regina South, situate in the County of Essequibo, in the Republic of Guyana, surveyed and laid out into lots for building purposes on the Instructions of the Commissioner of Lands and Mines for the Director of Land Settlement, containing an area of 0.2324 (nought decimal two three two four) of an acre, the said lot being shown on Plan No. 7733 by L.G. Small, Government Surveyor dated the 9th day of August, 1956 and deposited in the Deeds Registry, Georgetown on the 3rd day of October, 1972, with the building and erections thereon.

TO:- RAVINDRADATT BUDHEAH of 12707 133rd Avenue, South Ozone Park, New York 11420, United States of America and locally of Lot 104 Anna Regina, Essequibo Coast, Guyana.

5. BY:- THE REGISTRAR OF DEEDS OF GUYANA, acting herein pursuant to an Order of the High Court of the Supreme Court of Judicature dated the 13th day of October, 2022 and made in Action No. 2022-HC-DEM-CIV-FDA-969.

TRANSPORT OF:- Sub-lot numbered 7 (seven) being a portion of Lot lettered 'Z' being part of a piece or parcel of land of Plantations Vertrouwen and La Bagatelle now called and known as Plantation Vertrouwen East and West, *cum annxis*, situate on the Island of Leguan, in the County of Essequibo, in the Republic of Guyana, the said plantation being delineated and shown on a plan by James A.P. Bowhill, Government Surveyor dated the 5th day of December, 1913 and recorded at the Department of Lands and Mines as Plan No. 2218B as Plantations Vertrouwen and La Bagatelle, the said piece or parcel of land being shown on a plan by E.S.E. Parker, Sworn Land Surveyor dated the 22nd day of March, 1935 and recorded at the Department of Lands and Mines as Plan No. 3898 and containing an area of 141.1 (one hundred and forty-one decimal one) English acres, the said lot lettered 'Z' having an area of 2 (two) English acres being shown on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 24th day of July, 1950 and deposited in the Deeds Registry, Georgetown on the 28th day of August, 1951, with the right of drainage through the La Bagatelle trench and koker subject to the payment by the proprietor of the said lot lettered 'Z' and the successors in title of the fair and reasonable cost of cleaning and keeping clear the portion of the said trench adjacent to the said lot lettered 'Z', subject to the right of ingress and egress to the proprietor or proprietors of lot lettered 'K', part of the same piece or parcel of land as shown on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 7th day of June, 1944 and deposited in the Deeds Registry, Georgetown on the 22nd day of August, 1944, to pass and repass by himself or themselves and with donkey carts and other wheeled vehicles but not with cattle over and along that portion of the Dam of the said plantation known as the 'Old Public Road' of Bamboo Dam, within the

boundaries of the said lot lettered 'Z' and also subject to the right of ingress and egress to the proprietor or proprietors of lots lettered 'S' and 'T', parts of the said piece of land shown on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 8th day of June, 1947 and deposited in the Deeds Registry, Georgetown on the 27th day of April, 1948 and also subject to the right of ingress and egress to the proprietor or proprietors of lots lettered 'U', 'V', 'W', 'X' and 'Y' shown on the aforesaid plan by S.S.M. Insanally, Sworn Land Surveyor dated the 24th day of July, 1950, to pass and repass by himself or themselves and with his own and their own cattle but not daily in and over that portion of the dam on the said plantation known as the 'Old Public Road' or Bamboo Dam, within the boundaries of the said lot lettered 'Z', subject to the payment by the proprietors, his heirs and assigns of his proportionate share of the fair and reasonable cost of the upkeep and maintenance of the said Dam, together with all the buildings and erections thereon, the said sub-lot numbered 7 (seven) containing an area of 0.4364 (nought decimal four three six four) of an acre being shown and defined on a plan by Narayan Ramsaran, Sworn Land Surveyor dated the 21st day of June, 2022 and recorded at the Guyana Lands and Surveys Commission on the 8th day of July, 2022 as Plan No. 80767 and deposited in the Deeds Registry, Georgetown on the 23rd day of January, 2023, without the structure (shed) thereon, belonging to the Transportees named herein.

TO:- LEAKRAM SINGH RAMJAS, rice farmer and THAYWATTIE MOTEELALL, unemployed, both of Lot 2 Kingston, Leguan Island, Essequibo River, jointly.

6. BY:- NADIRA PERSAUD also known as Nadira Bholaram of Belle Plaine, Wakenaam Island, Essequibo River, Guyana and DEONARINE PERSAUD of Lot 28 Noitgedacht, Wakenaam Island, Essequibo River, Guyana.

TRANSPORT OF:- The West half (W½) of the North half (N½) of lot numbered 28 (twenty-eight) in Section A Noitgedacht, within the Wakenaam Neighbourhood Democratic Council, situate on the Island of Wakenaam, in the County of Essequibo, in the Republic of Guyana as shown on a diagram by M.P. Hastings, Sworn Land Surveyor dated the 8th day of July, 1916 and deposited in the Deeds Registry on the 22nd day of October, 1917, with the building and erections thereon.

TO:- DEONARINE PERSAUD of Lot 28 Noitgedacht, Wakenaam Island, Essequibo River, Guyana.

7. BY:- PERTAB SINGH and PAMELA GOBIN SINGH, both of Doorn Haag, Leguan, Essequibo River, Guyana, represented herein by their duly constituted Attorney, Leakram Singh Ramjas of Lot M Doorn Haag, Leguan, Essequibo River, Guyana, agreeably with Limited Power of Attorney executed on the 23rd day of January, 2023 and registered at the Deeds Registry, Georgetown, Demerara on the 27th day of January, 2023 - No. 692 of 2023.

TRANSPORT OF:- Lot lettered "V" being part of a piece or parcel of land, part of Plantations Vertrouwen and La Bagatelle now called and known as Plantation Vertrouwen East and West, *cum annexis*, within the Leguan Neighbourhood Democratic Council, situate on the Island of Leguan, in the County of Essequibo, in the Republic of Guyana, the said plantation being delineated and shown on a plan of Leguan Island by James A.P. Bowhill, Government Surveyor dated the 5th day of December, 1913 and recorded at the Guyana Lands and Surveys Commission as Plan No. 2218B as Plantation Vertrouwen known as La Bagatelle, the said piece or parcel of land being shown on a plan by E.S.E. Parker, Sworn Land Surveyor dated the 22nd day of March, 1935 and recorded at the Guyana Lands and Surveys Commission as Plan No. 3898 on the 2nd day of April, 1935 and containing an area of 141.1 (one hundred and forty-one decimal one) English acres, the said lot lettered 'V' having an area of 5.42 (five decimal four two) English acres being shown on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 24th day of July, 1950 and deposited in the Deeds Registry on the 28th day of August, 1951, with the right of drainage through the La Bagatelle trench and koker and also with the right of ingress and egress to the proprietor or proprietors and their successors in title of the lot to pass and repass by himself or themselves and with his own cattle but not daily in and over those portion of the Dam known as the 'Old Public Road' or Bamboo Dam, parts of the lot lettered "W", "X", "Y", "Z" leading to the present Public Road, the said lots being

shown on the aforesaid plan by S.S.M. Insanally, Sworn Land Surveyor dated the 24th day of July, 1950, subject however to the payment by the proprietor of the said lot lettered "V", his heirs, assigns and successors in title of his proportionate share of the fair and reasonable cost of the upkeep and maintenance of the said Dam and subject to (a) the payment by the proprietor of the said lot lettered "V" and his successors in title of the fair and reasonable cost of cleaning and keeping clear the portion of the said trench adjacent to the said lot lettered "V", (b) the right of ingress and egress to the proprietor or proprietors of lot lettered "K", part of the said piece of land as shown on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 7th day of June, 1994 and deposited in the Deeds Registry, Georgetown, Demerara on the 22nd day of August, 1944, to pass and repass himself or themselves and with donkey carts and other wheeled vehicles but not with Commission as Plan No. 3898 on the 2nd day of April, 1935 and containing an area of 141.1 (one hundred and forty-one decimal one) English acres, the said lot lettered 'V' having an area of 5.42 (five decimal four two) English acres being shown on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 24th day of July, 1950 and deposited in the Deeds Registry on the 28th day of August, 1951, with the right of drainage through the La Bagatelle trench and koker and also with the right of ingress and egress to the proprietor or proprietors and their successors in title of the lot to pass and repass by himself or themselves and with his own cattle but not daily in and over those portion of the dam known as the 'Old Public Road' or Bamboo Dam parts of lots lettered "W", "X", "Y", "Z" leading to the present Public Road, the said lots being shown on the aforesaid plan by S.S.M. Insanally, Sworn Land Surveyor dated the 24th day of July, 1950, subject however to the payment by the proprietor of the said lot lettered "V", his heirs, assigns and successors in title of his proportionate share of the fair and reasonable cost of the upkeep and maintenance of the said Dam and subject to (a) the payment by the proprietor of the said lot lettered "V" and his successors in title of the fair and reasonable cost of cleaning and keeping clear the portion of the said trench adjacent to the said lot lettered "V"; (b) the right of ingress and egress to the proprietor or proprietors of lot lettered "K", part of the said piece of land as shown on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 7th day of June, 1994 and deposited in the Deeds Registry, Georgetown, Demerara on the 22nd day of August, 1944, to pass and repass himself or themselves and with donkey carts and other wheeled vehicles but not with cattle over and along that portion of the dam of the said plantation known as the "Old Road" or Bamboo Dam situate within the boundaries of the said lot lettered "V"; (c) the right of ingress and egress to the proprietor or proprietors of lots lettered 'S' and "T", parts of the said piece of land shown on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 8th day of December, 1947 and deposited in the Deeds Registry, Georgetown, Demerara on the 27th day of April, 1948 and (d) the right of ingress and egress to the proprietor or proprietors of lot lettered "U" as shown on the aforesaid plan by S.S.M. Insanally, Sworn Land Surveyor dated the 24th day of July, 1950, to pass and repass by himself or themselves and with his own or their own cattle by daily in and over that portion of the Dam on the said plantation known as the "Old Public Road" or Bamboo Dam, situate within the boundaries of the said lot lettered "V", no building and erections thereon and save and except Block V1 of the herein described property as shown on a plan by M.K. Rahaman dated the 24th day of October, 1959 and deposited on the 25th day of February, 1960, (33826) transported to Gleyar Singh on the 25th day of April, 1960.

TO:- ABDOOL ZAKIR BADSHAW and ABDOOL RAHIM BADSHAW, both of East Public Road, Doorn Haag, Leguan, Essequibo River, Guyana, jointly.

8. BY:- GERALD PERSAUD and GOMATTIE MANBODH-PERSAUD also known as Gomattie Manbodh, both of Lot 41 Caledonia Village, Wakenaam, Essequibo.

A FIRST MORTGAGE ON:- Lot numbered 41 (forty-one) being a part of the frontlands of Plantations Caledonia and Dordrecht, formerly called Zee Zigt, now known as Plantation Caledonia, in the Wakenaam Neighbourhood Democratic Council, situate on the Island of Wakenaam, in the County of Essequibo, in the Republic of Guyana, the said lot being laid down and defined on a plan of a portion of the frontlands of the said plantation by S.S.M. Insanally, Sworn Land Surveyor dated the 21st day of November, 1941 and

deposited in the Deeds Registry on the 14th day of November, 1945, with the right of drainage on the said plantation, subject however so long as such privilege exists to the obligation to pay to the proprietor or proprietors from time to time of the said plantation an annual contribution towards the expenses of such drainage of fifty cents commencing from the 1st day of January, 1946 and on the building and erections thereon and on all other buildings and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagors or either of them.

TO:- THE NEW BUILDING SOCIETY LIMITED, a body incorporated in Guyana under the provisions of the New Building Society Act, Chapter 36:21, whose registered Office is situate at Lot 1 North Road and Avenue of the Republic, Georgetown, Demerara.

9. BY:- TAAKOOR PERSAUD of Lot 6 Taymouth Manor, Essequibo Coast.

A SIXTH MORTGAGE ON:- Lot numbered 6 (six) being part of Plantation Taymouth Manor, situate in the Queenstown Village District, in the County of Essequibo, in the Republic of Guyana, the said lot numbered 6 (six) being situate on the eastern side of the Public Road being laid down and defined on a plan of parts of the frontlands of the said Plantation Taymouth Manor by S.S.M. Insanally, Sworn Land Surveyor dated the 4th day of October, 1950 and deposited in the Deeds Registry, Georgetown on the 13th day of March, 1951 and on the building thereon and on all future buildings and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagor.

TO:- REPUBLIC BANK (GUYANA) LIMITED, a company incorporated in Guyana under the provisions of the Companies Act, Chapter 89:01 and duly continued under Act, 1991, whose registered Office is situate at Lots 155-156 New Market Street, North Cummingsburg, Georgetown, Demerara.

10. BY:- YAJOUDA PERSAUD, contractor of Lot 84 Henrietta, New Housing Scheme, Essequibo Coast, Guyana.

A SIXTH MORTGAGE ON:- Lot numbered 84 (eighty-four) being portions of Cultivation lots lettered C and D of Plantation Henrietta, all being portions of Government Land held under Transports No. 1040 of the 1st day of September, 1928 and 799 of the 8th day of August, 1929, respectively, situate on the Essequibo Coast of the County of Essequibo, in the Republic of Guyana, showing Lots 73 to 172 and the said lot numbered 84 (eighty-four) containing an area of 0.1215 (nought decimal one two one five) of an acre as shown on Plan No. 20778 by A.N. Fagu, Sworn Land Surveyor dated the 4th day of March, 1985 and deposited in the Deeds Registry, Georgetown on the 9th day of September, 1999 and on the building and erections thereon and on all future building and erections which may hereafter be erected thereon during the existence of this mortgage, the property of the mortgagor, the property of the Transportee herein.

TO:- CITIZENS BANK GUYANA INC., a company incorporated under the provisions of the Companies Act, Chapter 89:01 of the Laws of Guyana and continued under the provisions of the Companies Act, No. 29 of 1991 of the Laws of Guyana, whose registered Office is situate at Lot 201 Camp and Charlotte Streets, Lacytown, Georgetown, Demerara, Guyana.

11. BY:- YAJOUDA PERSAUD, contractor of Lot 84 Henrietta, New Housing Scheme, Essequibo Coast, Guyana.

A SEVENTH MORTGAGE ON:- Lot numbered 84 (eighty-four) being portions of Cultivation lots lettered C and D of Plantation Henrietta, all being portions of Government Land held under Transports No. 1040 on the 1st day of September, 1928 and 799 on the 8th day of August, 1929, respectively, situate on the Essequibo Coast of the County of Essequibo, in the Republic of Guyana, showing Lots 73 to 172 and the said lot numbered 84 (eighty-four) containing an area of 0.1215 (nought decimal one two one five) of an acre as shown on Plan No. 20778 by A.N. Fagu, Sworn Land Surveyor dated the 4th day of March, 1985 and deposited in the Deeds Registry, Georgetown on the 9th day of September, 1999 and on the building and erections thereon and on all future building and

erections which may hereafter be erected thereon during the existence of this mortgage, the property of the mortgagor, the property of the Transportee herein.

TO:- CITIZENS BANK GUYANA INC., a company incorporated under the provisions of the Companies Act, Chapter 89:01 of the Laws of Guyana and continued under the provisions of the Companies Act, No. 29 of 1991 of the Laws of Guyana, whose registered Office is situate at Lot 201 Camp and Charlotte Streets, Lacytown, Georgetown, Demerara. Guyana.

12. BY:- RONDI ROYMANO SAMDASS of Lot 27 Henrietta, Essequibo Coast, Guyana.

A FIRST MORTGAGE ON:- West half of lot numbered 72 (seventy-two) Henrietta, in the Township section of Anna Regina, in the County of Essequibo, in the Republic of Guyana as shown, laid down and defined on a diagram of Plantation Henrietta by J.P. Prass, Sworn Land Surveyor dated the 4th day of November, 1880 and deposited in the Office of the Registrar at Georgetown on the 3rd day of June, 1881 and on the building and erections thereon and on all other buildings and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagor.

TO:- THE NEW BUILDING SOCIETY LIMITED, a body incorporated in Guyana under the provisions of the New Building Society Act, Chapter 36:21, whose registered Office is situate at Lot 1 North Road and Avenue of the Republic, Georgetown, Demerara.

Deeds Registry, Georgetown, Demerara dated the 31st March, 2023.

A. Baksh,
Registrar of Deeds.

County of Berbice

1ST APRIL, 2023

The following TRANSPORTS, MORTGAGES and LEASES are intended to be passed any day after the 15th April, 2023.

1. BY:- THE REGISTRAR OF DEEDS OF GUYANA, acting herein pursuant to an Order of the High Court of the Supreme Court of Judicature of Guyana, dated the 29th day of June, 2021, made in Application No. 252/2021-FDA.

TRANSPORT OF:- Lot numbered 31 (thirty-one) having an area of 0.165 (nought decimal one six five) of an acre being a part of Area 'G', a portion of Belvidere, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot and area being defined on a plan by G.M. Persaud, Sworn Land Surveyor dated the 7th day of March, 1965 and deposited in the Deeds Registry at Georgetown on the 1st day of August, 1967, with the building thereon and together with one undivided two hundred and forty-fourth part or share of and in all the Streets, drains and reserves within the aforesaid Area 'G', as shown on the aforesaid plan, (the said lot and the undivided interest being hereinafter referred to as the property) and together with and subject to all the following easements, rights, benefits, stipulations, restrictions, servitudes and obligations with intent that the same shall run with and be binding upon Nigg and Belvidere, *cum annexis* (hereinafter referred to as "the Estate") and the property and every part thereof into whosesoever hand the same may come namely:

(a) The property or any part thereon shall not be sold, transported, transferred, leased or otherwise disposed of except in its entirety and with the undivided interest attached thereto, but nothing herein contained shall be construed as prohibiting the disposition of the undivided interest to any Local Authority.

(b) The full right and liberty of the proprietor or proprietors for the time being of the estates (hereinafter referred to as the estates proprietor which expression shall include its successors in title and assigns) and of the owners and occupiers for the time being of all or any part or parcel of the land adjoining or near to the property hereby transported (hereinafter called the adjoining land) to carry out aerial spraying from aircraft whether over the property hereby transported, the adjoining land or elsewhere for the purpose of benefitting the adjoining land or any part thereof and without liability for any trespass, nuisance, or negligence in connection with or damage caused by the spray falling on the property hereby transported to the intent that this easement or servitude shall be and continue to be a registered interest in every transport of all or any part of the property.

(c) The proprietor or proprietors for the time being of the property (hereinafter referred to as the property proprietor) his/their agents, servants, tenants, invitees and licensees (in common with all other persons authorised by the estate proprietor) shall have the right of access at all times over and along the reserves and Streets within Area 'G' Nigg Belvidere aforesaid subject to the condition that the property proprietor pay the estate proprietor, a proportionate part of the cost of repairing and maintaining the aforesaid Streets.

(d) The property proprietor shall be responsible for the internal drainage of the property but shall have the right of drainage through the main drainage system of the estates and Albion and shall also have the right so long as the estates proprietor shall continue to operate and maintain the existing main drainage system on the estate which the estates proprietor shall not be under any obligation to do, to use the said system for that purpose PROVIDED ALWAYS that the estates proprietor shall not be liable for any loss or damage suffered as a result of insufficiency or discontinuance of or of any interruption or breakdown in the said system howsoever the same may be caused and whether through the negligence or willful default of the estates proprietor or their servants or agents and that nothing herein contained shall be construed as imposing on the estates proprietor any obligation to provide any means of drainage after the

discontinuance of the said system and subject to the obligation on the part of the property proprietor to pay to the estate proprietor a yearly sum which shall be a charge on the property for the maintenance and operation of the said system for so long as the said system is in operation and is being used by the property proprietor, such yearly sum being at the rate of $10.00 per acre until the end of the year 1971 and being for each succeeding period of five years after 1971, at such rate per acre as shall be certified by a Certified Chartered accountant of the estate proprietor as the cost per acre of maintaining and operating of the said system during the last year of each preceding period of five years.

(e) The estate proprietor shall not be under any obligation whatsoever to supply potable water or electricity to the property proprietor.

TO:- VERA MOHABEER also known as Vera Persaud, registered nurse and BALRAM PERSAUD, businessman, both of Lot 23 Nigg, Corentyne, Berbice, jointly.

2. BY:- THE REGISTRAR OF DEEDS OF GUYANA, acting herein pursuant to an Order of the High Court of the Supreme Court of Judicature of Guyana, dated on the 22nd day of November, 2022, made in Application No. 316/2022-FDA, (Berbice).

TRANSPORT OF:- Plot lettered 'Y' containing an area of 0.071 (nought decimal nought seven one) of an acre being portion of Lot 9a being portions of Section 1, Plantation Lancaster, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot being shown, laid down and defined on a plan by H.O. Durham, Sworn Land Surveyor dated the 21st day of June, 1919 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 25th day of February, 1920, with the right of grazing cattle and other stock over the pasturage grounds of the said Lancaster as shown on the said plan, the said Plot lettered 'Y' being laid down and defined on a plan by Seaon M. James, Sworn Land Surveyor dated the 5th day of July, 2022 and recorded at the Guyana Lands and Surveys Commission on the 29th day of July, 2022 as Plan No. 80996, with the building thereon, situate on the South half of the said lot 9 a (nine a) aforesaid.

TO:- ANDREW BOOKAY, rice farmer of Lot 7 Lancaster Village, Corentyne, Berbice.

3. BY:- GUYANA SUGAR CORPORATION INC., a Company incorporated in Guyana under the provisions of the Companies Act, Chapter 89:01 and continued under the Companies Act, 1991, whose registered Office is situate at La Bonne Intention Estate, East Coast Demerara.

TRANSPORT OF:- Lot numbered 15 (fifteen) Area G' Nigg, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot containing an area of 0.212 (nought decimal two one two) of an acre as shown, laid down and defined on a plan by George M. Persaud, Sworn Land Surveyor dated the 7th day of March, 1965 and recorded at the Guyana Lands and Surveys Commission on the 15th day of March, 1965 as Plan No. 11482 and deposited in the Deeds Registry on the 1st day of August, 1967, without the building and erections thereon, the property of the purchaser and subject to the terms and conditions namely:

(i) The property is offered for sale, subject to or with the benefit of (as the case may be):-

(a) Any rights thereover lawfully enjoyed by third parties.

(b) A right for the vendor to lay or erect pipes, cables or other services and to use such services and the estate road and drain reserves at all times.

(c) The registered interests in the transport of the Vendor.

(ii) The purchaser shall be responsible for the internal drainage through the drainage system of such adjoining land as belongs to the vendor or their successors in title as long as the vendor continue to operate the same which they shall not be under any obligation to do PROVIDED ALWAYS that the vendor or their successors in title shall not be liable for any loss or damage suffered as a result of the insufficiency or discontinuance of the said system or any interruption of or breakdown in the said system howsoever the same may be caused and even if caused by the willful default or negligence of the said

vendor or its successors in title or their agents, tenants, servants, invitees or licensees, respectively and that nothing herein contained or deemed or construed as imposing on the said vendor or its successors in title any obligation to provide any means or system of drainage whatsoever for the benefit of the property or for any other purposes or any liability whatever in respect of drainage from flooding arising from any breach or inadequacy in Dam or River wall.

TO:- YASHAWAN KUMAR SHIVLOCHAN of Lot 15 Area 'G' Nigg, Corentyne, Berbice.

4. BY:- GUYANA SUGAR CORPORATION LIMITED, a Company incorporated in Guyana under the Companies Act, Chapter 89:01 and continued under the Companies Act, 1991, whose registered office is situate at La Bonne Intention Estate, East Coast Demerara.

TRANSPORT OF:- Lot numbered 45 (forty-five) Area 'G' being a portion of Belvidere, in the Town of Rose Hall, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot containing an area of 0.166 (nought decimal one six six) of an acre as shown, laid down and defined on a plan by G.M. Persaud, Sworn Land Surveyor dated the 7th day of March, 1965 and recorded at the Guyana Lands and Surveys Commission on the 15th day of March, 1965 as Plan No. 11482 and deposited in the Deeds Registry, Berbice on the 1st day of August, 1967 and the said lot numbered 45 (forty-five) being shown and defined on a plan by Dale Fraser, Sworn Land Surveyor dated the 20th day of April, 2022 and recorded at the Guyana Lands and Surveys Commission on the 28th day of April, 2022 as Plan No. 80139 and deposited in the Deeds Registry on the 30th day of August, 2022, no building and erections thereon and subject to the terms and conditions namely:

(ii) The property is offered for sale, subject to or with the benefit of (as the case may be):-

(a) Any rights thereover lawfully enjoyed by third parties.

(b) A right for the Vendor to lay or erect pipes, cables or other services and to use such services and the estate road and drain reserves at all times.

(c) The registered interests in the Transport of the Vendor.

(iii) The Purchaser shall be responsible for the internal drainage through the drainage system of such adjoining land as belongs to the Vendor or their successors in title as long as the Vendors continue to operate the same which they shall not be under any obligation to do PROVIDED ALWAYS that the Vendors or their successors in title shall not be liable for any loss or damage suffered as a result of the insufficiency or discontinuance of the said system or any interruption of or breakdown in the said system howsoever the same may be caused and even if caused by the willful default or negligence of the said Vendor or its successors in title or their agents, tenants, servants, invitees or licensees, respectively and that nothing herein contained or deemed or construed as imposing on the said Vendor or its successors in title any obligation to provide any means or system of drainage whatsoever for the benefit of the property or for any other purposes or any liability whatever in respect of drainage from flooding arising from any breach or inadequacy in Dam or River wall.

TO:- AHNAND LALL SOMAN also known as Anandlall Soman of Lot 26 'D', First Street, Williamsburg, Corentyne, Berbice.

5. BY:- VIDYAWATTIE KHAIRUDIN, also known as Vidyawatti Khairudin, housewife of Lot 18 Section 'D' Adelphi Village, East Canje, Berbice, in her capacity as the Executrix named in the Last Will and Testament of the Estate of CHRISENDAT DURGA also known as Chrisandutt Durga, deceased, Probate whereof was granted to her by the High Court of the Supreme Court of Judicature of Guyana on the 29th day of September, 2022 - No. 2022-HC-BER-EST-129.

TRANSPORT OF:- South half of lot numbered 18 (eighteen) Section D, portion of Adelphi Village, situate on the Right Bank of the Canje Creek, in the County of Berbice, in the Republic of Guyana, the said lot being shown on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 27th day of January, 1928 and deposited in the Deeds Registry on the 26th day of July, 1928, with the building and erections thereon.

TO:- the said VIDYAWATTI KHAIRUDIN, housewife of Lot 18 Section 'D' Adelphi Village, East Canje, Berbice, she being the sole devisee named in the Last Will and Testament of the said deceased.

6. BY:- ANDREW VERAPEN of Lot 10 Lewis Manor, Corentyne, Berbice, in his capacity as Administrator of the Estate of BEATRICE VERAPEN also known as Beatrice Seelochmi Verapen also known as Beatrice Seelochnie also known as Beatrice Seelochnie Verapen, deceased, Letters of Administration whereof were granted to him by the High Court of the Supreme Court of Judicature of Guyana on the 9th day of November, 2022 - No. 2022-HC-BER-EST-170.

BY:- ANDREW VERAPEN, VENUS VERAPEN both of Lot 10 Lewis Manor, Corentyne, Berbice and JANET VEERAPEN of Lot 5 Seawell Village, Corentyne, Berbice.

TRANSPORT OF:- The West half of lot numbered 95 (ninety-five), North of the Public Road, in the eastern portion of Palmyra, in the Sheet Anchor-Cumberland Local Government District, in the County of Berbice, in the Republic of Guyana, the said lot being laid down and defined on a plan by J.L. Yhap and D.M. Edghill, Sworn Land Surveyors dated the 1st day of September, 1947 and duly deposited in the Deeds Registry, New Amsterdam, Berbice on the 17th day of February, 1950, with the building and erections thereon.

TO:- JEETANJALI SINGH also known as Jeetanjali Kassim of Lots 70-71 No. 2 Village, East Canje, Berbice.

7. BY:- KEVIN PEREIRA of Lot 14 Nigg Village, Corentyne, Berbice, in his capacity as the Administrator of the Estate of LALMAN, deceased, Letters of Administration whereof were granted to him by the High Court of the Supreme Court of Judicature of Guyana on the 22nd day of May, 2019 - No. 2018-HC-DEM-EST-959.

TRANSPORT OF:- House lot numbered 400 (four hundred) in No. 55 Village, in the Upper Corentyne Local Government District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot being laid down and defined on a plan by D.M. Edghill and M.A. Phang, Sworn Land Surveyors dated the 17th day of January, 1959 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 21st day of February, 1959, with the building thereon.

TO:- SURUJPAUL LALMAN of 11119 103rd Avenue, South Richmond, New York 11419, United States of America, he being one of the heirs *ab intestato* of the Estate of the said deceased.

8. BY:- ANDREW PURAN of Lot 116 Block 4 Tain, Corentyne, Berbice, in his capacity as the Executor named in the Last Will and Testament of the Estate of SURUJPAUL PURAN, deceased, Probate whereof was granted to him by the High Court of the Supreme Court of Judicature of Guyana on the 29th day of September, 2022 - No. 2022-HC-BER-EST-143.

TRANSPORT OF:- House lot numbered 116 (one hundred and sixteen) being part of Block 4 part of Tain, in the John-Port Mourant Village District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said Block containing an area of 54.150 (fifty-four decimal one five nought) acres being shown, laid down and defined on a plan by D.H.E. Howard, Sworn Land Surveyor dated the 9th day of July, 1973 and deposited in the Deeds Registry at Georgetown on the 10th day of August, 1973, the said lot being shown on a plan by C.K. Singh and L.E. Leo, Sworn Land Surveyors dated the 8th day of August, 1975 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 18th day of March, 1997, with the building thereon and subject to the terms and conditions namely:

(a) The property transported herein shall be used for residential purposes and shall not be sub-divided.

(b) Only one building shall be erected on the said lot.

(c) The building shall be constructed in accordance with plans submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing and Planning Authority and the Central Board of Health and all additional or other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(d) No chemicals (toxic or non-toxic) shall be stored in the building on the said land.

(e) The building shall not be used for any activity of an industrial nature.

(f) The Transportee(s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- the said ANDREW PURAN, labourer and CRYSTAL PURAN, student/minor, born on the 12th day of August, 2017, both of Lot 116 Block 4 Tain, Corentyne, Berbice, they being the specific devisees named in the Last Will and Testament of the said deceased, jointly.

9. BY:- ANDREW DEAN DINDAYAL also known as Andrew Dindayal of 20 Treeline Boulevard Brampton, Ontario, L6P 1C5, Canada, represented herein by his duly constituted Attorney, Dianna Alieciea Sauers of Lot 1714 Glasgow New Housing Scheme, Edinburgh Village, East Bank Berbice, agreeably with Power of Attorney executed on the 28th day of September, 2022 in Canada and on the 31st day of October, 2022 at New Amsterdam, Berbice and duly registered at the Deeds Registry, New Amsterdam, Berbice on the 8th day of November, 2022 - No. 2026 of 2022 (Berbice).

TRANSPORT OF: **FIRSTLY:-** Lots numbered 85 (eighty-five) containing an area of 0.0876 (nought decimal nought eight seven six) of an acre and 86 (eighty-six) containing an area of 0.0876 (nought decimal nought eight seven six) of an acre in Section A, Bush Lot, in the Naarstigheid-Union Local Government District, situate on the West Coast of Berbice in the County of Berbice, in the Republic of Guyana, the said lots being shown and defined on a plan by Charles R. Baker, Sworn Land Surveyor dated the 29th day of September, 2009 and recorded at the Department of Lands and Surveys on the 2nd day of October, 2009 as Plan No. 46215 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 26th day of June, 2012, no building thereon.

SECONDLY:- House lot numbered 102 (one hundred and two) Section A Bush Lot, in the Naarstigheid-Union Local Government District, situate on the West Coast of the County of Berbice, in the Republic of Guyana, the said lot being shown on a plan by F. Fowler, Sworn Land Surveyor dated the 6th day of February, 1902 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 6th day of February, 1902, with the building situate on the eastern half of house lot numbered 102 (one hundred and two) Section A aforesaid.

TO:- RAVI DEV RAMDEO of 41 Havenwood Place, Whitby, Ontario L1N 9V6, Canada.

10. BY:- SANDRENE CORETTA HOPE BATHERSFIELD also known as Sandrene Hope of 15320 Jenkins Ridge Road, Bowie, MD 20721, United States of America, represented herein by her duly constituted Attorney, Janace Allison Arthur of Lot 333 Hossana Street, Section A, Rosignol Village, West Bank Berbice, agreeably with Power of Attorney executed in the United States of America on the 31st day of January, 2015 and registered at the Deeds Registry, New Amsterdam, Berbice on the 26th day of February, 2015 - No. 363 of 2015 (Berbice) and JOY SAMUELS also known as Joy Wilhelmina Hope of 15320 Jenkins Ridge Road, Bowie, MD 20721, United States of America, represented herein by her duly constituted Attorney, Janace Allison Arthur of Lot 333 Hossana Street, Section A, Rosignol Village, West Bank Berbice, agreeably with Power of Attorney executed in the United States of America on the 14th day of October, 2022 and on the 26th day of October, 2022 and registered at the Deeds Registry, New Amsterdam, Berbice on the 3rd day of November, 2022 - No. 2004 of 2022 (Berbice).

TRANSPORT OF:- Lot numbered 77 (seventy-seven), containing an area of 3,370.73 (three thousand three hundred and seventy decimal seven three) square feet, being a portion of Tucber Park, part of Smythfield, in the Town of New Amsterdam, in the County of Berbice, in the Republic of Guyana, the said lot (hereinafter referred to as “the property”) being shown and defined on a plan by C.S. Mc Lean, Sworn Land Surveyor dated the 24th day of August, 1971 and deposited in the Deeds Registry, New Amsterdam Berbice on the 4th day of February, 1974, with the building and erections thereon, together with and subject to the easements, rights, benefits, restrictions, stipulations and

obligations with intent that the same shall run with and be binding upon the Trades Union Council (Berbice) Co-operative Housing Society Limited (hereinafter called the Society) and the property and every part thereof into whosoever hand the same may come namely:

(a) The property shall not at any time be sub-divided, sold or leased except as a whole lot and the property proprietor shall not sell, lease, transport or in any other way part with the ownership of the property except with the previous consent in writing of the Society.

(b) The lot shall be used for residential purposes only and not more than one (1) building shall be erected thereon.

(c) No shop, factory, manufacture, trade, industry or business shall be carried on, on the property and no advertisements shall be erected or exhibited thereon, except with the permission in writing of the Society which said permission will be withheld except in respect of property in the areas designated by the Society as Commercial or Reserved areas.

(d) No cattle, pigs, donkeys, mule, sheep or horses shall be kept on the property and no stable, pig sty, cow pen or byre shall be erected on the property.

TO:- KEVIN GODFREY DARLINGTON of 36 E Chestnut Street, Central Islip, New York 11722, United States of America.

11. BY:- INDROWTIE HEMRAJ also known as Indrowtie Prasad of Lot 123 Section B, Bush Lot Village, West Coast Berbice, represented herein by her duly constituted Attorney, Brijraj Narine Dauth Kemraj of Lot 123 Section B, Bush Lot Village, West Coast Berbice, agreeably with Power of Attorney executed on the 10th day of January, 2023 at New Amsterdam, Berbice and registered at the Deeds Registry, New Amsterdam, Berbice on the 13th day of January, 2023 - No. 77 of 2023, (Berbice).

TRANSPORT OF:- Lot numbered 60 (sixty) Section B, Bush Lot, in the Naarstigheid-Union Local Government District, situate on the West Coast of the County of Berbice, in the Republic of Guyana, the said lot being laid down and defined on a plan by F. Fowler, Sworn Land Surveyor dated the 6th day of February, 1902 and deposited in the Deeds Registry, New Amsterdam, Berbice on the 6th day of February, 1902, with the building and erections thereon.

TO:- the said BRIJRAJ NARINE DAUTH KEMRAJ and ROSUEA RISHONA KEMRAJ, minor, born on the 16th day of June, 2013, both of Lot 123 Section B, Bush Lot Village, West Coast Berbice, jointly.

12. BY:- PRAMIE RAMNARAIN of 327 Brimming Lake Road, Minneola, Florida 34715, United States of America, represented herein by her duly constituted Attorney, Oma Devi Tulsiram of Lot 16H King Street, Nigg, Corentyne, Berbice, agreeably with Power of Attorney executed on the 24th day of September, 2021 and duly registered at the Deeds Registry, New Amsterdam, Berbice on the 29th day of December, 2021 - No. 3170 of 2021 (Berbice).

TRANSPORT OF:- Lot numbered 100 (one hundred), containing an area of 0.286 (nought decimal two eight six) of an acre, portion of Area 'N' Resource, in the John-Port Mourant Local Government District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot being shown, laid down and defined on a plan by R.T. John, Sworn Land Surveyor dated the 27th day of January, 2012 and recorded at the Department of Lands and Surveys on the 16th day of February, 2012 as Plan No. 52135 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 19th day of September, 2013, with the building thereon.

TO:- INDRANIE RAMOTAR, housewife of Lot 16H King Street, Nigg, Corentyne, Berbice.

13. BY:- BALDEO HARINANDAN and SHENELA HARINANDAN, both of 101-55 110th Street, Richmond Hill, New York 11419, United States of America, represented herein by their duly Attorney Deborah Patricia Anne Wilkie of Lot 33 Scottsburg Housing Scheme, Corriverton, Corentyne, Berbice, agreeably with Power of Attorney executed on the 28th day of September, 2021 and registered on the 15th day of October, 2021 at the Deeds Registry, New Amsterdam, Berbice - No. 2516 of 2021 (Berbice).

TRANSPORT OF:- House lot numbered 23 (twenty-three) Section B, in the South half of No. 74 Village or Stockholm, in the Upper Corentyne Local Government

District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot being shown on a plan by H.O. Durham, Sworn Land Surveyor dated the 18th day of October, 1924 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 20th day of February, 1925, with the building thereon.

TO:- MOHAMED RAYMON PETER DURGANA and BEBE RABIAH KHATOON DURGANA, both of Lot 23 Section B, No. 74 Village, Corentyne, Berbice, jointly.

14. BY:- ASIF AZAD ALLY, businessman of Lot 109 Rahaman Street, No. 78 Village, Corriverton, Corentyne, Berbice, represented herein by his duly constituted Attorney, Krishnand Ramnarine of Lot 4 Line Path D, Skeldon, Corentyne, Berbice, agreeably with Power of Attorney executed on the 3rd day of August, 2017 and duly registered at the Deeds Registry, New Amsterdam, Berbice on the 8th day of August, 2017 - No. 1606 of 2017 (Berbice).

TRANSPORT OF:- House lot numbered 109 (one hundred and nine) Section A, in No. 78 Village, in the Town of Corriverton, situate on the Left Bank of the Corentyne River, in the County of Berbice, in the Republic of Guyana, the said lot being laid down and defined on a plan by J.L. Yhap, Sworn Land Surveyor dated the 25th day of January, 1952 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 7th day of March, 1955, with the building and erections thereon.

TO:- RAJESH KUMAR SOOKDEO, businessman of Lot 118 Rahaman Street, No. 78 Village, Corriverton, Corentyne, Berbice.

15. BY:- SHARMELA SHIWNARAIN of 79-200 McLevin Avenue, Unit 79, Scarborough, Ontario M1B 6C8, Canada, represented herein by her duly constituted Attorney, Imran Bhikham of Lot 204 Block C Hampshire, Corentyne, Berbice, agreeably with Power of Attorney executed on the 17th day of June, 2022 and registered at the Deeds Registry, New Amsterdam, Berbice on the 25th day of July, 2022 - No. 1336 of 2022 (Berbice).

TRANSPORT OF:- Lot numbered 14 (fourteen) comprising 0.422 (nought decimal four two two) of an acre in Section B, northern portion of No. 75 Village or Spring Garden, in the Town of Corriverton, situate on the Left Bank of the Corentyne River, in the County of Berbice, in the Republic of Guyana, as laid down and defined on a plan by Khamraj Persaud, Sworn Land Surveyor dated the 30th day of August, 2009 and recorded at the Department of Lands and Surveys on the 24th day of Setember, 2009 as Plan No. 46152 and duly deposited in the Deeds Registry, New Amsterdam, Berbice on the 20th day of October, 2011, no building thereon.

TO:- CHANDRAPAUL PERSAUD BAICHAN of Lot 58 Grove Street, Little Ferry, New Jersey 07643, United States of America.

16. BY:- CHARLES WINSTON CORT also known as Charles Cort, pensioner of 106 Jones P1 Apt. B, Whiteville, NC 28472-4352, United States of America, represented herein by his duly constituted Attorney, Samanta Amanda Wilson of Lot 36 Bulletwood Street, Reef Section, Rose Hall Town, Corentyne, Berbice, agreeably with Power of Attorney executed on the 21st day of May, 2021 and duly registered at the Deeds Registry, New Amsterdam, Berbice on the 22nd day of June, 2021 - No. 1359 of 2021 (Berbice).

TRANSPORT OF:- House lot numbered 250 (two hundred and fifty) Reef section, in the Town of Rose Hall, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot being laid down and defined on a plan by J.L. Yhap, Sworn Land Surveyor dated the 16th day of May, 1955 and duly deposited in the Deeds Registry at New Amsterdam, Berbice on the 22nd day of November, 1955, no building thereon.

TO:- GARY NOEL TRIM, carpenter of 11112 160th Street, Jamaica, New York 11433, United States of America.

17. BY:- MICHAEL JOEL JANKIE also known as Michael Jankie of 1915 Seminole Boulevard, Lot 3 Largo, Florida 33778-1336, United States of America, represented herein by his duly constituted Attorney Hanooman Nanram of Lot 53 No. 64 Village, Corentyne, Berbice, agreeably with Power of Attorney executed before a Notary Public at No. 79 Village, Corentyne, Berbice on the 13th day of February, 2023 and registered at the Deeds Registry, New Amsterdam, Berbice on the 16th day of February, 2023 - No. 306 of 2023 (Berbice).

TRANSPORT OF:- House lot numbered 67 (sixty-seven) in No. 64 Village Front Lands, in the Upper Corentyne Local Government District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot being shown on a plan by D.M. Edghill, Sworn Land Surveyor dated the 7th day of November, 1953 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 7th day of March, 1955, with the building thereon.

TO:- and in favour of HEMANT RAMDIHAL and RITAWANTIE RAMDIHAL also known as Ritawanti Ramdihal, the wife of the said Hemant Ramdihal to whom she was only once legally married after the 20th day of August, 1904, both of 223 Old Bergen Road, Jersey City, New Jersey 07305-2620 , United States of America, jointly.

18. BY:- VIBERT VEERANA BANGAROO of 826 Parker Street, Newark, New Jersey 07104, United States of America, represented herein by his duly constituted Attorney, Savita Pasramen of Lancaster Village, Corentyne, Berbice, agreeably with Power of Attorney executed on the 23rd day of July, 2022, in New Jersey, United States of America and registered on the 22nd day of August, 2022 at the Deeds Registry, New Amsterdam, Berbice - No.1543 of 2022 (Berbice).

TRANSPORT OF:- One undivided seventh part or share of and in the West quarter of lot numbered 8 (eight) Section 1 Lancaster, in the Hogstye-Lancaster Local Government District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot being shown on a plan by H.O. Durham, Sworn Land Surveyor dated the 21st day of June, 1919 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 25th day of February, 1920, with the right of grazing cattle and other stock over the pasture grounds of the said Lancaster as known on the said plan, no building thereon.

TO:- ANATIC BANGAROO of 131 Weldon Street, 1st F1, Brooklyn, New York 11208, United States of America.

19. BY:- SHEIK SHAHABUDEEN YUSUF NASRUDEEN also known as Sheik Shahabudeen Nasrudeen of Lot 49 Helena No. 2 Village, Mahaica, East Coast Demerara.

TRANSPORT OF:- House lots numbered 72 (seventy-two) and 73 (seventy-three) North of the Public Road, being portions of the western Palmyra, in the Sheet Anchor-Cumberland Local Government District, situate on the East Bank of the Canje River, in the County of Berbice, in the Republic of Guyana, the said lots being laid down and defined on a plan by J.L. Yhap and D.M. Edghill, Sworn Land Surveyors dated the 1st day of September, 1947 and duly deposited in the Deeds Registry at New Amsterdam, Berbice on the 17th day of February, 1950, no building thereon.

TO:- ANSARI NASRUDEEN of 10472 109th Street, South Richmond Hill, Queens, New York 11419, United States of America.

20. BY:- RAMESH CHANDR RAMDAT also known as Ramesh Ramdat, rice farmer of Lot 35 Section A, No. 70 Village, Corentyne, Berbice.

TRANSPORT OF:- House lots numbered 16 (sixteen) and 17 a (seventeen a) Section A, in No. 73 Village, in the Upper Corentyne Local Government District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot being laid down and defined on a plan by J.L. Yhap, Sworn Land Surveyor dated the 25th day of September, 1950 and duly deposited in the Deeds Registry at New Amsterdam, Berbice on the 10th day of March, 1951, no building thereon.

TO:- BALKUMARIE SITA GUMANI, housewife and NARRINDRANAUTH GUMANI, businessman, both of Lot 19 Grant 1651, Crabwood Creek, Corentyne, Berbice, jointly.

21. BY:- VISHNUDAT HARICHARAN of Lot 185 Section B, No. 71 Village, Corentyne, Berbice.

TRANSPORT OF:- House lot numbered 185 (one hundred and eighty-five) Section B in No. 71 Village, in the Upper Corentyne Local Government District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot being laid down and defined on a plan by J.L. Yhap, Sworn Land Surveyor dated the 20th day of January, 1945 and duly deposited in the Deeds Registry at New Amsterdam, Berbice on the 17th day of February, 1950, with the building situate on the East half of house lot numbered 185 (one hundred and eighty-five) Section B, aforesaid.

TO:- and in favour of the said VISHNUDAT HARICHARAN and PAVINDRA HARICHARAN, both of Lot 185 Section B, No. 71 Village, Corentyne, Berbice, jointly.

22. BY:- FIZUL KARIM BAKSH also known as Fazul Karim Baksh of 336 North 11th Street, Newark, New Jersey 07107 -1210, United States of America.

TRANSPORT OF:- North half of lot numbered 9 (nine) in Sections A, B, C, D, E, F, G, H and I, in No. 70 Village, in the Upper Corentyne Local Government District, as shown on a plan of No. 70 Village on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, by William Chalmers, Assistant Crown Surveyor dated the 16th day of December, 1887 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 17th day of February, 1888, save and except those house lots in Sections A and B as shown on a plan of a portion of No. 70 Village, in the Upper Corentyne Local Government District by J.L. Yhap, Sworn Land Surveyor dated the 11th day of November to 5th day of December, 1940 and duly deposited in the Deeds Registry at New Amsterdam, Berbice on the 12th day of December, 1947, which said house lots were formerly parts or portion of the said North half of lot numbered 9 (nine), no building thereon.

TO:- and in favour of ANNOOP KUMAR DHANAI of Lot 42 No. 70 Village, Corentyne, Berbice.

23. BY:- FIZUL KARIM BAKSH of 336 North 11th Street, Newark, New Jersey 07107 -1210, United States of America.

TRANSPORT OF:- Lots numbered 131 (one hundred and thirty-one) and 152 (one hundred and fifty-two) each containing an area of 0.9101 (nought decimal nine one nought one) of an acre in Section B, both being portions of No. 71 Village or Massiah, in the Upper Corentyne Local Government District, situate on the Left Bank of the Corentyne River, in the County of Berbice, in the Republic of Guyana, the said lots being shown on a plan by P.F. Murray, Sworn Land Surveyor dated the 16th day of February, 2010 and recorded at the Guyana Lands and Surveys Commission on the 19th day of February, 2010 as Plan No. 47031 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 17th day of October, 2014, no building thereon.

TO:- and in favour of ANNOOP KUMAR DHANAI of Lot 42 No. 70 Village, Corentyne, Berbice.

24. BY:- SAROOPCHAND MAKARCHAND of 111-08 Liberty Avenue, South Ozone Park, Richmond Hill 11419, United States of America.

TRANSPORT OF:- House lot numbered 54 (fifty-four) Section A, East of the Public Road, in Grant 1802, Crabwood Creek, in the Crabwood Creek-Moleson Village District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot being shown, laid down and defined on a plan by J.L. Yhap and D.M Edghill, Sworn Land Surveyors dated the 25th day of November, 1948 and duly deposited in the Deeds Registry at New Amsterdam, Berbice on the 11th day of December, 1948, with the building thereon.

TO:- and in favour of BALKRISNA SUKHARAN of 11633 Pergus Street, NE Blaine, Minnesota 55449, United States of America.

25. BY:- KEMLALL SHIVKARAN, pensioner of Lot 514 Block X Belvidere, Berbice.

TRANSPORT OF:- South half of house lot numbered 514 (five hundred and fourteen) being part of Block X and part of Block 7 of Belvidere South, in the Hampshire/Kilcoy/Chesney Local Government District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lot containing an area of 0.159 (nought decimal one five nine) of an acre being laid down and defined on a plan by A.K. Orilall, Sworn Land Surveyor dated the 16th day of July, 1999 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 11th day of July, 2000, without the building thereon, the property of SEELALL SHIVKARAN and subject to the terms and conditions:

(a) That only one building shall be erected on the said lot.

(b) That the building shall be constructed in accordance with plans submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing and Planning Authority and all additional or other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(c) That the Transportee(s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- SEELALL SHIVKARAN, taxi driver of Lot 514 Block X Belvidere, Corentyne, Berbice.

26. BY:- LALTA PERSAUD HITRAM of Lot 176 No. 64 Village, Corentyne, Berbice.

TRANSPORT OF:- House lot numbered 176 (one hundred and seventy-six) in No. 64 Village, Front Lands, in the Upper Corentyne Local Government District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, as shown on a plan of portions of No. 64 Village, Front Lands, by D.M. Edghill, Sworn Land Surveyor dated the 7th day of November, 1953 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 7th day of March, 1955, without the building thereon, the property of MAHADEO HETRAM.

TO:- the said LALTA PERSAUD HITRAM and MAHADEO HETRAM, both of Lot 176 No. 64 Village, Corentyne, Berbice, jointly.

27. BY:- RAMANAND SHIVRAJ, businessman of Lot 94 Ituni Street, Bel Air Park, Georgetown, Demerara.

TRANSPORT OF:- Lot numbered 125 (one hundred and twenty-five) containing an area of 0.083 (nought decimal nought eight three) of an acre being a portion of Block lettered 'P', the said Block lettered "P" comprising Cultivation lots numbered 12 (twelve), 13 (thirteen) and 14 (fourteen), parts of lots numbered 1 (one) and 2 (two) West half of Armadale, in the Naarstigheid-Union Local Government District, situate on the West Coast of Berbice, in the County of Berbice, in the Republic of Guyana, the said lots numbered 1 (one) and 2 (two) being shown on a plan by M.P. Hastings, Sworn Land Surveyor dated the 11th day of December, 1917 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 27th day of November, 1918, the said Cultivation lots numbered 12 (twelve), 13 (thirteen) and 14 (fourteen) being shown on a plan by H.A. Howard, Sworn Land Surveyor dated the 25th day of January, 1980 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 27th day of March, 1981, the said Block lettered 'P' and lot numbered 125 (one hundred and twenty-five) being shown on a plan by O. Singh, Sworn Land Surveyor dated the 16th day of August, 2008 and recorded at the Guyana Lands and Surveys Commission on the 26th day of August, 2008 as Plan No. 43730 and duly deposited in the Deeds Registry at New Amsterdam, Berbice on the 2nd day of March, 2009, with the building and erections thereon.

TO:- RIZWAN AHMAD LATIFF, taxi driver and NATASHA PRIYA LATIFF, poultry farmer, both of Lot 20 Section F, De Edward Village, West Coast Berbice, jointly.

28. BY:- PREEYA DARSHANI DEODAT of Lot 183 Section B, No. 65 Village, Corentyne, Berbice.

TRANSPORT OF:- House lot numbered 108 (one hundred and eight) Section A in No. 71 Village, in the Upper Corentyne Local Government District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana and the said lot being laid down and defined on a plan of a portion of No. 71 Village by J.L. Yhap, Sworn Land Surveyor dated the 20th day of January, 1943 and duly deposited in the Deeds Registry at New Amsterdam, Berbice in Guyana on the 17th day of February, 1950, no building thereon.

TO:- and in favour of PUSHPAWATTI BRIDGELALL and ROVIN SHEOPERSAUD, minor, born on the 14th day of June, 2008, both of Lot 11 Section A, No. 71 Village, Corentyne, Berbice, jointly.

29. BY:- SHORAJ SINGH of Lot 17 Grant 1803 Crabwood Creek, Corentyne, Berbice.

TRANSPORT OF:- Sub-lot lettered "x" containing an area of 0.078 (nought decimal nought seven eight) of an acre being portion of lot numbered 33 (thirty-three) containing an area of 0.112 (nought decimal one one two) of an acre in Section A, Grant 1803 Crabwood Creek, in the Crabwood Creek-Moleson Village District, situate on the Left Bank of the Corentyne River, in the County of Berbice, in the Republic of Guyana, the said lot numbered 33 (thirty-three) being shown and defined on a plan by K.A. Chapman, Sworn Land Surveyor dated the 17th day of June, 2003 and recorded at the Guyana Lands and Surveys

Commission on the 17th day of July, 2003 as Plan No. 34041 and duly deposited in the Deeds Registry, New Amsterdam, Berbice on the 21st day of April, 2009, the said sub-lot lettered "x" being laid down and defined on a plan by Seaon M. James, Sworn Land Surveyor dated the 15th day of July, 2020, and recorded at the Guyana Lands and Surveys Commission on the 20th day of August, 2020 as Plan No. 74913 and duly deposited in the Deeds Registry, New Amsterdam, Berbice on the 16th day of September, 2020, without the building and erections thereon, the property of Donee herein.

TO:- JERRY BALWANT SINGH also known as Jerry Singh of Sub-lot x Grant 1803 Crabwood Creek, Corentyne, Berbice.

30. BY:- MOHANRAM HARIPRASHAD of Lot 10 Mahaica Creek, East Coast Demerara.

A FIRST MORTGAGE ON:- All the mortgagor's right, title and interest in and to the remainder of the unexpired term of a State Land Lease for the term of 50 years, commencing from the 1st day of September, 2016, executed on the 16th day of December, 2016 and terminating on the 31st day of August, 2056, on Lease No. MMA 1606, in respect of a piece or parcel of State Land situate at **Firstly:** Tract "A" being a portion of Plot 21, situate at Section "B" and **Secondly:** Plot 20 situate at Section "C" all being State Land, situate at Onverwagt on the Right Bank of the Abary River, in the County of Berbice, Republic of Guyana, the said Tract A, containing an area of 33.425 (thirty-three decimal four two five) acres and Plot (20) containing an area of 49.727 (forty-nine decimal seven two seven) acres, containing 83.152 (eighty-three decimal one five two) acres as shown on a plan dated the 24th day of June, 2016, by Bharat Kawall, Government Surveyor and recorded at the Mahaica/Mahaicony/Abary Agricultural Development Authority on the 25th day of June, 2016, as Plan No. MMA5-361, a copy of the plan and a duplicate of this Lease are on record at the Head Office of the Mahaica/Mahaicony/Abary Agricultural Development Authority, Onverwagt, West Coast Berbice and a copy of the plan is on record at the Guyana Lands and Surveys Commission, Georgetown, in the County of Demerara, no building or erections thereon and on any future building and/or erections which may hereafter be erected during the existence of this mortgage, the property of the mortgagor.

TO:- INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED, a company incorporated in Guyana under the provisions of the Companies Act, Chapter 89:01 of the Laws of Guyana, whose registered Office is situate at Lots 253-254 South Road, Bourda, Georgetown, Demerara.

31. BY:- SELWYN SMITH of Lot 300 Tucber Park Housing Scheme, New Amsterdam, Berbice.

A DEMAND FIRST MORTGAGE ON:- Lot numbered 300 (three hundred) containing an area of 4545.0 (four thousand five hundred and forty-five decimal nought) square feet being a portion of Tucber Park, part of Smythfield, in the Town of New Amsterdam, in the County of Berbice, in the Republic of Guyana, the said lot (hereinafter referred to as the property) being shown and defined on a plan by Lennox Mc Greggor, Sworn Land Surveyor dated the 21st day of March, 1994 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 25th day of March, 2002 and on the building thereon and on all future buildings and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagor and together with and subject to the following easements, rights, benefits, restrictions, stipulations and obligations with intent that the same shall run with and be binding upon the said Trades Union Council (Berbice) Co-operative Society Limited (hereinafter called the Society) and the property and every part thereof into whosesoever hand the same may come namely as more fully described on Transport No. 872 of 1965 dated the 29th day of September, 1965. (Berbice),

TO:- REPUBLIC BANK (GUYANA) LIMITED, a bank incorporated in Guyana under the provisions of the Companies Act, Chapter 89:01 and duly continued under Act, 1991, whose registered Office is situate at Lots 155-156 New Market Street, North Cummingsburg, Georgetown, Demerara, Guyana.

32. BY:- GILIAN FUNG also known as Gillian Alicia Benny of Lot 78 Khadaarville, Smythfield, New Amsterdam, Berbice.

A FIRST MORTGAGE ON: **FIRSTLY:-** House lot numbered 78 (seventy-eight) being part of a piece or parcel of Land known as Khadaarville, part of

Smythfield, in the Town of New Amsterdam, in the County of Berbice, in the Republic of Guyana, the said Smythfield being shown and defined on a plan by W.T. Lord, Government Surveyor dated April, 1920 and recorded at the Guyana Lands and Surveys Commission as Plan No. 2806, the said piece or parcel of Land known as Khadaarville and comprising an area of 46.296 (forty-six decimal two nine six) English acres being shown, defined and bordered in red on a plan by M.S. Ali, Sworn Land Surveyor dated the 8th day of July, 1963 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 22nd day of January, 1964 and the said lot containing 0.1149 (nought decimal one one four nine) of an acre being shown and defined on a plan by Moorsalene S. Ali, Sworn Land Surveyor dated the 20th day of December, 1968 and deposited in the Deeds Registry aforesaid on the 16th day of July, 1976, on the building and erections which may hereafter be situate thereon during the existence of this mortgage, the property of the mortgagor and subject to the following terms and conditions as more fully described in Transport No. 482/1977, dated the 29th day of April, 1977, (Berbice).

SECONDLY:- All and singular the fixtures and fittings which are at present or may hereafter be situate on the firstly above described property during the existence of this mortgage, the property of the mortgagor.

TO:- THE BANK OF NOVA SCOTIA, a company incorporated in the Dominion of Canada and registered under the provisions of the Companies Act, 1991, with Offices at Lot 104 Carmichael Street, Georgetown, Demerara.

33. BY:- GRIBRON JUNOR, pensioner of Lot 2 No. 53 Village, Corentyne, Berbice.

A FIRST MORTGAGE ON:- House lot numbered 104 (one hundred and four) West half of house lot numbered 152 (one hundred and fifty-two) and Cultivation lot numbered 4 (four) in No. 54 Village, in the Upper Corentyne Local Government District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lots being shown, laid down and defined on a plan by D.M. Edghill and M.A. Phang, Sworn Land Surveyors dated the 17th day of January, 1958 and duly deposited in the Deeds Registry at New Amsterdam, Berbice on the 21st day of February, 1959 and on the building and erections thereon and on all other building and erections which may hereafter be situate thereon during the existence of this mortgage, the property of the mortgagor.

TO:- THE NEW BUILDING SOCIETY LIMITED, a body Corporate incorporated in Guyana under the provisions of the New Building Society Act, Chapter 36:21, whose registered Office is situate at Lot 1 Avenue of the Republic, Georgetown, Demerara.

34. BY:- SHAZAAD ASHRAF ALI, businessman and SHARMIN ALLI, pensioner, both of Lot 7B Public Road, Cumberland Village, East Canje, Berbice.

A SECOND MORTGAGE ON:- East half of lot numbered 7 (seven) in Section B being portion of Cumberland Village, in the Sheet Anchor-Cumberland Local Government District, situate on the East Bank of the Canje River, in the County of Berbice, in the Republic of Guyana, save and except sub-lot lettered 'a' being portion of lot numbered 7 (seven) Section B, herein transported to BURCHELL NATHANIEL BARCLAY *etanor,* on the 28th day of June, 2012 and No. 504, the said lot being laid down and defined on a plan by J.L. Yhap, Sworn Land Surveyor dated the 23rd day of February, 1951 and duly deposited in the Deeds Registry at New Amsterdam, Berbice on the 20th day of January, 1955 and on the building and erections thereon and on all other buildings and erections which may hereafter be situate thereon during the existence of this mortgage, the property of the mortgagors.

TO:- THE NEW BUILDING SOCIETY LIMITED, a body Corporate incorporated in Guyana under the provisions of the New Building Society Act, Chapter 36:21, whose registered Office is situate at Lot 1 Avenue of the Republic, Georgetown, Demerara.

35. BY:- SAMANTHA ALECIA BROWNE of Lot 133 Reliance, Abandon, East Canje, Berbice.

A DEMAND THIRD MORTGAGE ON:- Lot numbered 133 (one hundred and thirty-three) part of lot lettered A, part of Reliance or No. 6 Village, part of

Rose Hall Estate, situate on the Right Bank of the Canje Creek, in the County of Berbice, in the Republic of Guyana, the said lot lettered A being laid down, defined and bordered pink on a plan by R.A. Williams, Sworn Land Surveyor dated the 22nd day of November, 1957 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 30th day of December, 1958 and the said lot numbered 133 hereinafter called the property containing an area of .132 (decimal one three two) of an acre being shown on a plan of the sub-divisions of the said lot lettered A by S.S.M. Insanally, Sworn Land Surveyor dated the 16th day of March, 1958 and deposited in the Deeds Registry at New Amsterdam, Berbice on the 29th day of December, 1962 and on the building and erections thereon and on all future buildings and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagor, together with one undivided one hundred and thirty-sixth part or share of and in the Streets, dams, drains, trenches and reserves as shown on the aforesaid plan by S.S.M. Insanally, Sworn Land Surveyor and together with and subject to the following easements, rights, benefits, stipulations, restrictions and obligations with intent that the same shall as far as practicable run with and be binding upon Rose Hall Estate (hereinafter called the estate) and the property and every part thereof into whosesoever hand the same may come as more fully described on Transport No. 354 of 1997 dated the 24th day of June, 1997, (Berbice).

TO:- REPUBLIC BANK (GUYANA) LIMITED, a bank incorporated in Guyana under the provisions of the Companies Act, Chapter 89:01 and duly continued under Act, 1991, whose registered office is situate at Lots 155-156 New Market Street, North Cummingsburg, Georgetown, Demerara, Guyana.

Deeds Registry, Georgetown, Demerara dated the 31st March, 2023.

A. Baksh,
Registrar of Deeds.

County of Demerara

1ST APRIL, 2023

The following TRANSPORTS, MORTGAGES and LEASES are intended to be passed any day after the 15th April, 2023.

1. The following are conditions referred to in the Advertisement of the Government of Guyana Transports appearing in the Gazette.

i. The Property shall be used for residential purposes as a single family dwelling and shall not be subdivided.

ii. Only one (1) building shall be erected on the said Property.

iii. The Property shall not be used for any Commercial or Industrial purposes and no shop, factory, manufacture, trade or business shall be carried on, on the Property.

iv. No chemicals (toxic or non-toxic) shall be stored on the Property.

v. No cattle, pigs, donkeys, mules, sheep or horses shall be kept on the Property and no stable, pig sty, cow pen or byre shall be erected thereon.

vi. The Transportee shall submit building plans for the construction of a building for residential purposes to the Golden Grove/Diamond Neighbourhood Democratic Council within four (4) weeks of the execution of this Agreement and prior to commencing developmental works on the land.

vii. The Transportee shall commence construction on the Property not later than six (6) months from the date of receipt of the Building Permit from the Golden Grove/Diamond Neighbourhood Democratic Council.

viii. The Building shall be constructed in accordance with the plans submitted and approved by the Golden Grove/Diamond Neighbourhood Democratic Council or other competent Local Authority and the Central Housing and Planning Authority and all additional or other construction including the erection of fences, entrances and bridges shall also be subject to similar approval.

ix. The Transportee shall complete construction of a building for residential purposes not later than twelve (12) months from the date of receipt of Transport.

x. Upon failure of the Transportee to complete construction within the aforesaid twelve (12) months the Transportee shall be bound to reconvey the said Property to the Central Housing and Planning Authority at the same price it was sold to the Transportee, subject to the Transportee being reimbursed with a reasonable sum for any developmental works undertaken by the Transportee during such period.

xi. The Transportee shall be responsible for the cleaning and maintenance of all drain, reserves and parapets adjoining the said Property and shall keep all parapets and reserves unencumbered.

xii. The Transportee shall not sell, lease, transfer or otherwise dispose of the said Property for ten (10) years from the date of the passing of Transport, without the written consent of the Minister responsible for Housing. Should the Transportee sell, lease, transfer or dispose of or in any way part with possession of the Property within the ten (10) years period, the Central Housing and Planning Authority shall have a right of the first option to purchase the Property at the original purchase price, subject to the Transportee being reimbursed with a verifiable cost of any developmental works undertaken during the period aforesaid. The Transporter shall have this right for a period of ten (10) years from the date of the passing of Transport and this right shall be enforceable against the Transportee. The Transportee shall give the Transporter thirty (30) days written notice of their intention to sell and the Transporter shall have thirty (30) days from the date of receipt of written notice to give notice of its intention to exercise this right.

xiii. A sale, lease or transfer of the Property or the parting with possession of the Property contrary to Clause (xii) shall be null and void and shall not confer any right on any person who purchases it or the person to whom the Property is so let out.

xiv. Contrary to Clause (xii) any sale, lease or transfer of the Property or parting with possession of the Property shall not be null and void in accordance with Clause (xiii), providing that the sale, lease, transfer or parting with possession of the Property is from the Administrator of the Estate of Michael Holder also known as Michael G. Holder, deceased, to the beneficiaries of the said Estate.

xv. Any misrepresentation by the Transportee of the information provided to the Central Housing and Planning Authority shall be treated as a material misrepresentation whereby the Central Housing and Planning Authority shall rescind the allocation of the Property with immediate effect.

xvi. No storage of materials comprising earth, sand, stone, blocks, cement and timber, steel or mixing of concrete shall be permitted on the Road or the Road shoulders of the Property. Any materials on the road or the road shoulders of the Property must be cleared within 24 hours of it being placed thereon, failing which the Transportee will be charged Ten Thousand Dollars ($10, 000.00) per day of default.

xvii. Fences shall be constructed to a height of not more than 6' (six) feet and shall have a degree of transparency through the use of materials such as grills, lattice and paling or other similar materials.

xviii. The Transportee shall reserve at least 15% of the remaining 33% of the Property as green space to aid in storm water management and to maintain the integrity of the drainage network of the area.

xix. All parking must be conducted within the confines of the said Property.

2. BY:- CENTRAL HOUSING AND PLANNING AUTHORITY, a Body corporate incorporated under the provisions of the Housing Act, Chapter 36:20 of the Laws of Guyana, with its registered Office at Lot 41 Brickdam and United Nations Place, Stabroek, Georgetown, Guyana.

TRANSPORT OF:- Lot numbered 1138 (one thousand one hundred and thirty-eight) Section 'A' being a portion of Block 'X' being a portion of Plantation Great Diamond, in the Golden Grove/ Diamond Place Neighbourhood Democratic Council situate on the East Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said Block X, containing an area of 678.3412 (six hundred and seventy-eight decimal three four one two) acres as shown, laid down and defined on a plan by M.E. Rafiek, Sworn Land Surveyor dated the 24th day of July, 1997 and deposited in the Deeds Registry on the 1st day of February, 1999, the said lot containing an area of 0.1772 (nought decimal one seven seven two) of an acre as shown on Plan No. 28821 by T.P. Lilboy Benny, Sworn Land Surveyor dated the 10th day of April, 1999 and deposited in the Deeds Registry, Georgetown on the 31st day of March 2000, no building or erections thereon and subject to the following terms and conditions as more fully set out at Advertisement No. above.

TO:- KOREEN ANITA HOLDER also known as Korine Holder of Lot 43 Arapaima Street, Guyhoc, East La Penitence, Georgetown, in her capacity as the Administratrix of the Estate of MICHAEL HOLDER also known as Michael G. Holder, deceased, Letters of Administration whereof were granted to her by the High Court of the Supreme Court of Judicature on the 13th day of July, 2021 - No. 2021-HC-DEM-EST-83.

3. BY:- GEORGE TRENTON GRIFITH also known as George Griffith of Lot 51 "G" Sheriff Street, Georgetown, Demerara.

TRANSPORT OF:- Lot numbered 37 (thirty-seven) Section "G" being part of Campbellville, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said lot being shown on a plan by L.I. Yansen, Sworn Land Surveyor dated the 30th day of April, 1952 and deposited in the Deeds Registry, Georgetown on the 27th day of June, 1952, the said tract of Land being shown, described and marked "B"

on a plan by R. Jagernauth, Sworn Land Surveyor dated the 3rd day of May, 1951 and deposited in the Deeds Registry on the 29th day of May, 1951, with the building and erections thereon.

TO:- LENNOX CUSH and SALAIRE THULANI CUSH, both of Lot 21 Craig Street, Campbellville, Georgetown, jointly.

4. BY:- ROHIT PERSAUD, pensioner of Lampole 55 Monan Road, Lovers Lane Arema, Wala Field, Trinidad and Tobago and also of Lot 115 Strathspey, East Coast Demerara, represented herein by his duly constituted Attorney, Rajendra N. Bisessar, agreeably with Power of Attorney executed on the 11th day of November, 2022 and registered at the Deeds Registry, Georgetown, Demerara, Guyana on the 29th day of November, 2022, No. 6755 of 2022 (Demerara).

TRANSPORT OF:- Lot numbered 109 (one hundred and nine) being a portion of Block 14b Plantation Strathspey, in the Foulis - Buxton Local Government District, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana , the said lot containing an area of 0.255 (nought decimal two five five) of an acre as shown on Plan No. 27327 by O. Singh, Sworn Land Surveyor dated the 14th day of July, 1997 and deposited in the Deeds Registry, Georgetown, Demerara on the 11th day of July, 2000, with the building and erections thereon and subject to the following terms and conditions as more fully set out in full herein:-

(a) The lot shall be used for residential purposes only and shall not be subdivided.

(b) Only one building shall be erected on the said lot.

(c) The building shall be constructed in accordance with plan submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing and Planning Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(d) The Transportee(s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- BASMATTIE MATHURA also known as Basmattie Dowlatram, farmer of Lot 115 Strathspey, East Coast Demerara.

5. BY:- JEAN NARGEN, widow of Lot 24 Good Faith, Mahaicony, East Coast Demerara.

TRANSPORT OF:- Lot lettered “BB” being a portion of Tract lettered ‘AA’ being a portion of Plantation Good Faith or the eastern three-fourths of lot numbered 2 (two), situate between the Mahaicony and Abary Creeks, in the East Mahaicony Local Government District, on the east sea coast of the County of Demerara, in the Republic of Guyana, the said Tract ‘AA’ containing an area of 2.4089 (two decimal four nought eight nine) acres being shown, laid down and defined on a plan by Dwarka Ramkarran, Sworn Land Surveyor dated the 23rd day of January, 1997 and deposited in the Deeds Registry, Georgetown on the 1st day of March, 2002, the said Lot lettered ‘BB’ containing an area of 0.2406 (nought decimal two four nought six) of an acre being shown, laid down and defined on a plan by Jerry I. Brathwaite, Sworn Land Surveyor dated the 28th day of April, 2018 and recorded at the Guyana Lands and Surveys Commission on the 4th day of May, 2018 as Plan No. 69254 and deposited in the Deeds Registry, Georgetown on the 2nd day of May, 2019, without the building and erections thereon, the property of the Transportee(s).

TO:- TOMBY NAIDU, NALINI NAIDU and VEEREN NAIDU, all of Lot ‘BB’ Good Faith, Mahaicony, East Coast Demerara, jointly.

6. BY:- JEAN NARGEN, widow of Lot 24 Good Faith, Mahaicony, East Coast Demerara.

TRANSPORT OF:- Lot lettered “CC” being a portion of Tract lettered ‘AA’ being a portion of Plantation Good Faith or the eastern three-fourths of lot numbered 2 (two), situate between the Mahaicony and Abary Creeks, in the East Mahaicony Local Government District, on the east sea coast of the County of Demerara, in the Republic of Guyana, the said Tract ‘AA’ containing an area of 2.4089 (two decimal four nought eight nine) acres being shown, laid down and defined on a plan by Dwarka Ramkarran, Sworn Land Surveyor dated the 23rd day of January, 1997 and deposited in the Deeds Registry, Georgetown on the

1st day of March, 2002, the said Lot lettered 'CC' containing an area of 0.1186 (nought decimal one one eight six) of an acre being shown, laid down and defined on a plan by Jerry I. Brathwaite, Sworn Land Surveyor dated the 28th day of April, 2018 and recorded at the Guyana Lands and Surveys Commission on the 4th day of May, 2018 as Plan No. 69254 and deposited in the Deeds Registry, Georgetown on the 2nd day of May, 2019, without the building and erections thereon, the property of the Transportee.

TO:- RAMNARES RUPSINGH of Lot CC Good Faith, Mahaicony, East Coast Demerara, Guyana.

7. BY:- JEAN NARGEN, widow of Lot 24 Good Faith, Mahaicony, East Coast Demerara.

TRANSPORT OF:- Lot lettered "DD" being a portion of Tract lettered 'AA' being a portion of Plantation Good Faith or the eastern three-fourths of lot numbered 2 (two), situate between the Mahaicony and Abary Creeks, in the East Mahaicony Local Government District, on the east sea coast of the County of Demerara, in the Republic of Guyana, the said Tract 'AA' containing an area of 2.4089 (two decimal four nought eight nine) acres being shown, laid down and defined on a plan by Dwarka Ramkarran, Sworn Land Surveyor dated the 23rd day of January, 1997 and deposited in the Deeds Registry, Georgetown on the 1st day of March, 2002, the said Lot lettered 'DD' containing an area of 0.2058 (nought decimal two nought five eight) of an acre being shown, laid down and defined on a plan by Jerry I. Brathwaite, Sworn Land Surveyor dated the 28th day of April, 2018 and recorded at the Guyana Lands and Surveys Commission on the 4th day of May, 2018 as Plan No. 69254 and deposited in the Deeds Registry, Georgetown on the 2nd day of May, 2019, without the building and erections thereon, the property of the Transportees.

TO:- TAJWATTIE SINGH and BABIKA DEVI SINGH, both of Lot DD Good Faith, Mahaicony, East Coast Demerara, jointly.

8. BY:- FABIAN GOPAUL and KAMLAWATTIE JAINARAYAN-RUDALL also known as Kamlawattie Jainaryan, both of Lot 163 Surat Drive, Triumph, East Coast Demerara, Guyana.

TRANSPORT OF:- Lot numbered 171 (one hundred and seventy-one) of Area 'B' now known as Martyrsville being a portion of Plantation De Endragt a part of Plantation Mon Repos, in the Mon Repos-La Reconnaissance Local Government District, situate on the east sea coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.1250 (nought decimal one two five nought) of an acre as shown on Plan No. 27276 by L.G. Arokium, Sworn Land Surveyor dated the 23rd day of March, 1997 and deposited in the Deeds Registry, Georgetown, Demerara on the 9th day of September, 1999, showing 'B' all being portions of Plantation Mon Repos, no building and erections thereon and subject to the following terms and conditions as more fully set out in full herein:-

(a) The lot shall be used for residential purposes only and shall not be subdivided.

(b) Only one building shall be erected on the said lot.

(c) The building shall be constructed in accordance with plan submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing and Planning Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(d) The Transportee(s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- MAHENDRA JAINARAYAN of Lot 170 Fifth Street, Martyrsville, Mon Repos, East Coast Demerara, Guyana.

9. BY:- DAVID RICHARD KHAN of Lot 129 Lusignan East, East Coast Demerara, Guyana and also of 10124 130th Street, Richmond Hill, New York 11419, United States of America, represented herein by his duly constituted Attorney, Mohanram Persaud of Lot 116 Success Housing Scheme, East Coast Demerara, Guyana, agreeably with Power of Attorney, dated the 25th day of July, 2018 and registered at the Deeds Registry on the 26th day of July, 2021 – No. 6983 of 2018, also acting herein pursuant to Order of

the High Court of the Supreme Court of Judicature dated the 21st day of August, 2019 - No. 1992/2019 and dated the 13th day of October, 2022 - No. 937/2022.

TRANSPORT OF:- East centre-quarter of lot lettered 'CC' Hadfield Street, Wortmanville, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, with the building and erections thereon.

TO:- OSWALD NIGEL CHISHOLM, DIANE GREENE and ALQUE ELMOND KELLUS, all of Lot CC Hadfield Street, Wortmanvillle, Georgetown, Guyana.

10. BY:- VAIDYAWATTIE REDDY of Lot 139 Craig Village, East Bank Demerara, in her capacity as the Executrix of the Estate of PERMAUL REDDY, deceased, Probate whereof was granted to her by the High Court of the Supreme Court of Judicature of Guyana on the 7th day of January, 2022 -No. 2021-HC-DEM-EST-959.

TRANSPORT OF:- House lot numbered 139 (one hundred and thirty-nine) in the Good Success-Caledonia Local Government District, situate on the East Bank of the Demerara River, in the County of Demerara, Republic of Guyana, the said lot being defined on a plan by M.A. Phang, Sworn Land Surveyor dated the 13th day of June, 1962 and duly deposited in the Deeds Registry, Georgetown on the 19th day of October, 1963, with the building thereon.

TO:- VAIDYAWATTIE REDDY of Lot 139 Craig Village, East Bank Demerara.

11. BY:- AWAD NARAYAN BOODHOO and MADANONOHAN BOODHOO, both of Lot 299 Parika Highway, East Bank Essequibo, Guyana.

TRANSPORT OF:- Lot numbered 67 (sixty-seven) being portion of Block lettered 'Y', portion of Block 'T2" of Block lettered 'T' Schoonord, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana and the said Blocks 'T' and 'T2 being shown on a plan by R. Moonsammy, Sworn Land Surveyor dated the 19th day of July, 1991 and deposited in the Deeds Registry aforesaid on the 18th day of February, 1993, the said Block lettered 'Y' containing an area of 23.1614 (twenty-three decimal one six one four) acres being shown on a plan by G. Samaroo, Sworn Land Surveyor dated the 25th day of October, 2007 and deposited in the Deeds Registry, Georgetown on the 16th day of January, 2008, the said lot containing an area of 0.199 (nought decimal one nine nine) of an acre being shown on a plan by O. Singh, Sworn Land Surveyor dated the 21st day of November, 2008 and deposited in the Deeds Registry aforesaid on the 9th day of September, 2009, no building and erections thereon and subject to the following conditions namely:-

1. The said lot shall be used for residential purposes only.

2. No shop, trade, industry or business shall be carried on, on the said lot and no advertisement shall be erected or exhibited thereon.

3. No cattle, pigs, donkeys, mules, sheep or horses shall be kept on the said lot and no stable, pig sty, cow pen or byre shall be erected thereon.

4. A security fee will be paid every month.

TO:- ZALENA NARFA BOODHOO of Lot 299 Parika, East Bank Essequibo, Guyana.

12. BY:- VIJAYWANTI NIRMALA PERSAUD of 5253 Terry Fox Way, Mississauga LSV 1Z4, Canada and of Lot 13 Airy Hall, Mahaicony, East Coast Demerara, Guyana, represented herein by her duly constituted Attorney, Motie Singh of Lot 72 Public Road, Parika Village, East Bank Essequibo Guyana, agreeably with Powers of Attorney duly executed on the 4th day of April, 2022 and registered at the Deeds Registry on the 25th day of April, 2022 – No. 2147/2022.

TRANSPORT OF:- Sub-lot numbered 5 (five) being part of the northern portion of lot numbered 1 (one) being part of Plantation Dundee, in the East Mahaicony Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said lot numbered 1 (one) being shown on a plan made by George D. Bailey, Sworn Land Surveyor dated the 4th day of April, 1893 and deposited in the Deeds Registry on the 27th day of September, 1894, the said sub-lot numbered 5 (five) being shown on a plan by C.K. Singh, Sworn Land Surveyor dated

the 28th day of October, 1982 and deposited in the Deeds Registry, Georgetown on the 9th day of May, 1985, with the building and erections thereon.

TO:- SYED ZAMAN ALI and DARSHANIE RAI-ALI, both of Lot 13 Airy Hall, Mahaicony, East Coast Demerara, Guyana.

13. BY:- SATWANTI DEVI DILCHAND also known as Satwanti Devi of 2437 SE Burton Street, Port St. Lucie, St. Lucie County 34952, Florida, United States of America, and temporarily of Lot 246 Da Silva Street, Newtown, Kitty, Georgetown, Demerara, Guyana, in her capacity as the Executrix of the Estate of TAKERAM G. DILCHAND also known as Take Ram Gupta Dilchand, Take Ram Gupta and Takeram Gupta Dilchand, deceased, Testate, Probate whereof was granted to her by the High Court of the Supreme Court of Judicature of Guyana on the 23rd day of January, 2023, No. 2022-HC-DEM-EST-532.

TRANSPORT OF:- Lot numbered 25 (twenty-five) being part of the East half of Noitgedacht, Canal No. 1 Polder, in the Canals Polder Local Government District, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot being shown on a plan by H.O. Durham, Sworn Land Surveyor dated the 31st day of July, 1919 and deposited in the Deeds Registry, Georgetown on the 27th day of May, 1920, with the building and erections thereon.

TO:- SATWANTI DEVI DILCHAND of 2437 SE Burton Street, Port St. Lucie, St. Lucie County 34952 Florida, United States of America and temporarily of Lot 246 Da Silva Street, Newtown, Kitty, Georgetown, Demerara, Guyana.

14. BY:- RAMRAJ, residing at 7 Catchfly Crescent, Brampton, Ontario L6P 2H8, Canada and whose local address for service in Guyana is at Lot 33 San Souci, Canal No. 1 Polder, West Bank Demerara, Guyana.

TRANSPORT OF:- Lot numbered 31 (thirty-one) San Souci, Canal No. 1 Polder, in the Canals Polder Local Government District, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot being shown on a plan by J.T. Seymour, Sworn Land Surveyor dated the 23rd day of February, 1926 and recorded at the Department of Lands and Surveys as Plan No. 3220, no building thereon.

TO:- RAMRAJ and MAHENDRA BUSHRAM, both residing at 7 Catchfly Crescent, Brampton, Ontario L6P 2H8, Canada and whose local address for service in Guyana is at Lot 33 San Souci, Canal No. 1 Polder, West Bank Demerara, Guyana, jointly.

15. BY:- TREVOR MASSAY of Lot 80 Royal Drive, Campbellville Housing Scheme, Georgetown, Republic of Guyana, Administrator of the Estate of MCKENZIE ALEXANDEF FRANCE also known as Mckenzie France (deceased), Letters of Administration with Will annexed whereof were granted to him on the 7th day of September, 2022 by the High Court of the Supreme Court of Judicature – No. 2022-HC-DEM-EST-641.

TRANSPORT OF:- Lot numbered 129 (one hundred and twenty-nine) Section “L” being part of a tract of land, situate, lying and being to the North of the Cummings Canal as shown and defined on a plan of portions of Kitty and Blygezight, known as Campbellville by L.I. Yansen, Sworn Land Surveyor dated the 30th day of April, 1952 and deposited in the Deeds Registry on the 27th day of June, 1952 also shown and defined on a compiled plan of portions of Kitty and Blygezight known as Campbellville by L.I. Yansen and R.P.W. Carter, Sworn Land Surveyors dated the 1st day of May, 1957 and deposited in the Deeds Registry on the 3rd day of July, 1957, the said tract of Land being shown, described and marked ‘A’ on a plan by R. Jagernauth, Sworn Land Surveyor dated the 3rd day of May, 1951 and deposited in the Deeds Registry on the 29th day of May, 1951, with the building and erections.

TO:- GORDON FRANCE, CHRISTOPHER FRANCE, ANDREW FRANCE, FAYE FRANCE and ESTHER FRANCE, all of Lot 129 Fourth Street, Blygezight, Campbellville, Georgetown, Guyana, in equal shares.

16. BY:- KARAMCHAND ITWARU of Lot 88 Logwood Enmore, East Coast Demerara, the duly constituted Attorney of SEORATIE SINGH of 18 Dittmer Crescent, Etobicoke, Ontario, Canada,

agreeably with Power of Attorney executed on the 18th day of August, 2022 and duly registered at the Deeds Registry, Georgetown on the 14th day of November, 2022 –No. 6421/2022.

TRANSPORT OF:- Lot numbered 515 (five hundred and fifteen) South of the Railway Embankment being portion of Plantation Foulis, in the Foulis-Buxton Local Government District, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.1172 (nought decimal one one seven two) of an acre, as shown on Plan No. 25460 by S. Seodat, Sworn Land Surveyor dated the 23rd day of March, 1995 and deposited in the Deeds Registry, Georgetown on the 23rd day of June, 1999, showing Lots 62 to 724, with the building and erections thereon and subject to the following conditions as set out in full herein:-

(a) The property transported herein shall be used for residential purposes only and shall not be subdivided.

(b) Only one building shall be erected on the said lot.

(c) The building shall comply with plans submitted by the Transportee and approved by the Central Housing and Planning Authority and the Central Board of Health and all other construction including the erection of fences, entrances and bridges shall also be subject to similar approval.

(d) No chemicals (toxic or non-toxic) shall be stored in the building on the said lot.

(e) The said building shall not be used for any activity of an industrial nature.

TO:- SURUJPAUL LACHHMAN and SARITA LACHHMAN, both of Lot 515 Thirteeth Street, Foulis, East Coast Demerara, Guyana, jointly.

17. BY:- JOHN KISHORE PYNEANDY Snr. also known as John Pyneandy of Lots 39-40 Lama Avenue, Bel Air Park, Georgetown, Guyana, represented herein by his duly constituted Attorney, John Kishore Pyneandy Jnr. of Lots 39-40 Lama Avenue, Bel Air Park, Georgetown, Guyana, agreeably by General Power of Attorney, No. 3942/2015 executed on the 22nd day of June, 2015 and registered at the Deeds Registry, Georgetown on the 23rd day of June, 2015.

TRANSPORT OF: **FIRSTLY:-** Lot 8a (eight a) Water and Barrack Streets, Kingston, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said lot being shown on a plan by H.O. Durham, Sworn Land Surveyor dated the 27th day of February, 1930 and recorded at the Department of Lands and Surveys, Georgetown on the 8th day of March, 1930, a copy of which plan is annexed to Transport dated the 10th day of March, 1930 - No. 311, with the buildings and erections thereon.

SECONDLY:- Lot 8b (eight b) Water and Barrack Streets, Kingston, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, with the buildings and erections thereon, the said lot being shown on a plan by H.O. Durham, Sworn Land Surveyor dated the 27th day of February, 1930 and recorded at the Department of Lands and Surveys on the 8th day of March, 1930 a copy of which plan is annexed to Transport dated the 10th day of March, 1930 - No. 311.

TO:- NEDAK TRADING INCORPORATED, a company incorporated under the Companies Act, 1991 of the Laws of Guyana, whose registered Office is at Lot 78 Hadfield and Breda Streets, Werk-en-Rust, Georgetown, Guyana.

18. BY:- COLLIENE AVRIL JOSEPH also known as Colliene Avril Joseph-Brumell of Lot 1515 Norton Street, Wortmanville, Georgetown.

A FIRST MORTGAGE ON:- Lot numbered 607 (six hundred and seven) in Section 'A' being a portion of Block 'Y' Plantation Golden Grove, in the Golden Grove-Diamond Place Local Government District, situate on the East Bank of Demerara, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.092 (nought decimal nought nine two) of an acre as shown and being laid down and defined on Plan No. 30392 by T.P. Lilboy Benny, Sworn Land Surveyor dated the 11th day of August, 2000 and deposited in the Deeds Registry, Georgetown on the 24th day of April, 2003, no building thereon but on all future buildings and erections which

may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagor and subject to the terms and conditions as more fully described in Transport No. 1485 dated the 7th day of October, 2019.

TO:- THE NEW BUILDING SOCIETY LIMITED: a body incorporated in Guyana under the provisions of the New Building Society Act, Chapter 36:21, whose registered office is situate at Lot 1 North Road and Avenue of the Republic, Georgetown, Demerara.

19. BY:- CRISHEN CUMARIE DAVIE DEODAT also known as Crishen Cumarie Davie Hemraj of Lot 11 Good Hope, Canal No.1 Polder, West Bank Demerara, in her capacity as the sole Executrix named in the Last Will and Testament of the Estate of SEWARIE DEODAT also known as Sewari, also known as Sewarie also known as Seware, also known as Sewariah, deceased, Probate whereof was granted to her by the High Court of the Supreme Court of Judicature of Guyana on the 5th day of February, 2020, No. 2019-HC-DEM-EST-54.

TRANSPORT OF: **FIRSTLY:-** Sub-lot lettered 'A' being portion of the East ½ (one-half) of lot numbered 6 (six) North section of Government Land in Canal No. 1 Polder, in the Canals Polder Local Government District, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot being defined on a plan by Frank Fowler, acting Crown Surveyor dated the 28th day of March, 1902 and deposited in the Deeds Registry on the 6th day of May, 1902, with two trash houses thereon and save and except five strips of land running across the said lot and vested in the Drainage and Irrigation Board under the Drainage and Irrigation Ordinance. Two of the said strips being shown on plans by D.O. Leila, Sworn Land Surveyor dated the 9th day of April, 1943 and 22nd day of October, 1943 and deposited in the Deeds Registry on the 27th day of May, 1943 and 17th day of March, 1944, respectively, another of the said strips being shown on a plan by C.R. Ting-A-Kee, Sworn Land Surveyor dated the 14th day of November, 1954 and deposited on the 11th day of March, 1955 and the two remaining strips being shown on a plan by H.A. Allicock, Sworn Land Surveyor dated the 29th day of January, 1955 and deposited on the 3rd day of March, 1955, the said sub-lot lettered 'A' containing an area of 0.189 (nought decimal one eight nine) of an acre being shown on a plan by Kwosi K. Devonish, Sworn Land Surveyor dated the 17th day of March, 2021 and recorded at the Guyana Lands and Surveys Commission on the 25th day of March, 2021 as Plan No. 76716 and deposited in the Deeds Registry on the 3rd day of May, 2022, with the building thereon save and except a 6' (six) feet right of way on the eastern section of the said lot in favour of Raj Mohandat Deodat.

SECONDLY:- Sub-lot lettered 'C' being portion of the East 1/2 (one-half) of lot numbered 6 (six) North section of Government Land in Canal No. 1 Polder, in the Canals Polder Local Government District, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot being defined on a plan by Frank Fowler, acting Crown Surveyor dated the 28th day of March, 1902 and deposited in the Deeds Registry on the 6th day of May, 1902, with two trash houses thereon and save and except five strips of land running across the said lot and vested in the Drainage and Irrigation Board under the Drainage and Irrigation Ordinance. Two of the said strips being shown on plans by D.O. Leila, Sworn Land Surveyor dated the 9th day of April, 1943 and 22nd day of October, 1943 and deposited in the Deeds Registry on 27th day of May, 1943 and 17th day of March, 1944, respectively, another of the said strips being shown on a plan by C.R. Ting-A-Kee, Sworn Land Surveyor dated the 14th day of November, 1954 and deposited on the 11th day of March, 1955 and the two remaining strips being shown on a plan by H.A. Allicock, Sworn Land Surveyor dated the 29th day of January, 1955 deposited on the 3rd day of March, 1955, the said sub-lot lettered 'C' containing an area of 6.515 (six decimal five one five) acres and being shown on a plan by Kwosi K. Devonish, Sworn Land Surveyor dated the 17th day of March, 2021 and recorded at the Guyana Lands and Surveys Commission on the 25th day of March, 2021 as Plan No. 76716 and deposited in the Deeds Registry on the 3rd day of May, 2022.

TO:- INDERDAT DEODAT of Lot 6 Good Hope, Canal No.1 Polder, West Bank Demerara, Guyana.

20. BY:- CRISHEN CUMARIE DAVIE DEODAT also known as Crishen Cumarie Davie Hemraj of Lot 11 Good Hope, Canal No.1 Polder, West Bank

Demerara, in her capacity as the sole Executrix named in the Last Will and Testament of the Estate of SEWARIE DEODAT also known as Sewari, also known as Sewarie also known as Seware also known as Sewariah, deceased, Probate whereof was granted to her by the High Court of the Supreme Court of Judicature of Guyana on the 5th day of February, 2020, No. 2019-HC-DEM-EST-54.

TRANSPORT OF: **FIRSTLY:-** Sub-lot lettered 'B' being portion of the East ½ (one-half) of lot numbered 6 (six) North section of Government Land in Canal No. 1 Polder, in the Canals Polder Local Government District, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot being defined on a plan by Frank Fowler, acting Crown Surveyor dated the 28th day of March, 1902 and deposited in the Deeds Registry on the 6th day of May, 1902, with two trash houses thereon and save and except five strips of land running across the said lot and vested in the Drainage and Irrigation Board under the Drainage and Irrigation Ordinance. Two of the said strips being shown on plans by D.O. Leila, Sworn Land Surveyor dated the 9th day of April, 1943 and 22nd day of October, 1943 and deposited in the Deeds Registry on the 27th day of May, 1943 and 17th day of March, 1944, respectively, another of the said strips being shown on a plan by C.R. Ting-A-Kee, Sworn Land Surveyor dated the 14th day of November, 1954 and deposited on 11th day of March,1955 and the two remaining strips being shown on a plan by H.A. Allicock, Sworn Land Surveyor dated the 29th day of January, 1955 and deposited on the 3rd day of March,1955, the said sub-lot lettered 'B' containing an area of 0.189 (nought decimal one eight nine) of an acre being shown on a plan by Kwosi K. Devonish, Sworn Land Surveyor dated the 17th day of March, 2021 and recorded at the Guyana Lands and Surveys Commission on the 25th day of March, 2021 as Plan No. 76716 and deposited in the Deeds Registry on the 3rd day of May, 2022 and together with a right of way measuring 6' (six) feet in width running along the eastern boundary of sub-lot lettered "A" and leading to the Public Road.

SECONDLY:- Sub-lot lettered 'D' being portion of the East 1/2 (one-half) of lot numbered 6' (six) North section of Government Land in Canal No. 1 Polder, in the Canals Polder Local Government District, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot being defined on a plan by Frank Fowler, acting Crown Surveyor dated the 28th day of March, 1902 and deposited in the Deeds Registry on the 6th day of May, 1902, with two trash houses thereon and save and except five strips of land running across the said lot and vested in the Drainage and Irrigation Board under the Drainage and Irrigation Ordinance. Two of the said strips being shown on plans by D.O. Leila, Sworn Land Surveyor dated the 9th day of April, 1943 and 22nd day of October, 1943 and deposited in the Deeds Registry on the 27th day of May, 1943 and 17th day of March, 1944, respectively, another of the said strips being shown on a plan by C.R. Ting-A-Kee, Sworn Land Surveyor dated the 14th day of November, 1954 and deposited on the 11th day of March, 1955 and the two remaining strips being shown on a plan by H.A. Allicock, Sworn Land Surveyor dated the 29th day of January, 1955 and deposited in the Deeds Registry on the 3rd day of March, 1955, the said sub-lot lettered 'D' containing an area of 5.836 (five decimal eight three six) acres being shown on a plan by Kwosi K. Devonish, Sworn Land Surveyor dated the 17th day of March, 2021 and recorded at the Guyana Lands and Surveys Commission on the 25th day of March, 2021 as Plan No. 76716 and deposited in the Deeds Registry on the 3rd May, 2022.

TO:- RAJ MOHANDAT DEODAT of Lot 6 Good Hope, Canal No.1 Polder, West Bank Demerara, Guyana.

21. BY:- SUSAN THOMAS of Lot 69 Church Road, Enmore North, East Coast Demerara.

A SECOND MORTGAGE ON:- Lot numbered 69 (sixty-nine) being a portion of Area "N" Enmore, in the Enmore-Hope Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said Area "N" being shown on a plan by D.H.E. Howard, Sworn Land Surveyor dated the 14th day of August, 1972 and deposited in the Deeds Registry, Georgetown on the 6th day of November, 1973 and the said lot containing an area of 5400 (five thousand four hundred) square feet being shown on a plan by Gerald Brooms, Sworn Land Surveyor dated the 27th day of July, 1973 and deposited in the Deeds Registry aforesaid on the 3rd day of April, 2008 and on the building thereon and on

all other buildings and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagor and subject to the terms and conditions set out in Transport No. 1078 dated the 22nd day of July, 2010.

TO:- REPUBLIC BANK (GUYANA) LIMITED: a company incorporated in Guyana under the provisions of the Companies Act, Chapter 89:01 and duly continued under Act, 1991, whose registered Office is situate at Lots 155-156 New Market Street, North Cummingsburg, Georgetown, Demerara.

22. BY:- KEONE ELROY LEVANS of Lot 184 Public Road, La Grange, West Bank Demerara, Guyana.

A FOURTH MORTGAGE ON:- Sub-lot lettered 'C' being a portion of Lot numbered 184 (one hundred and eighty-four) Section "D" La Grange, in the La Grange-Nismes Village District, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot being laid down and defined on a compiled plan of La Grange by J.T. Seymour, Sworn Land Surveyor dated the 30th day of April, 1929 and deposited in the Deeds Registry, Georgetown on the 21st day of October, 1929, save and except portions of the said lot coloured red on a plan by C.P. De Freitas and L.A. Lee Own, Government Surveyors dated the 22nd day of June, 1937 and deposited in the Deeds Registry aforesaid on the 15th day of October, 1937, acquired by the Government of Guyana for Public Purposes, pursuant to Order No. 34 of 1977 under the Acquisition of Lands for Public Purposes Act, Chapter 62:05, the said sub-lot lettered 'C' containing an area of 0.1046 (nought decimal one nought four six) of an acre as shown on a plan by Wesley M. Cole, Sworn Land Surveyor dated the 6th day of August, 2019 and recorded at the Guyana Lands and Surveys Commission on the 23rd day of August, 2019 as Plan No. 73011 and deposited in the Deeds Registry, Georgetown on the 29th day of October, 2019 and on the building and erections thereon and on all other buildings and erections which may hereafter be situate thereon during the existence of this mortgage, the property of the mortgagor.

TO:- THE BANK OF NOVA SCOTIA: one of the Chartered Banks of Canada duly registered under the Laws of Guyana and carrying on business at its Georgetown Branch at Lot 63 Robb Street and Avenue of the Republic, Georgetown, Demerara, Guyana.

23. BY:- KENNETH ARLINGTON GARNETT also known as Kenneth Garnett and RAQUEL GARNETT-PITMAN of Lot 39 Section A, Melanie Damishana, East Coast Demerara and of Lot 39 Linden Drive, Melanie Damishana, East Coast Demerara, represented herein by their duly constituted Attorney, Kevin Issacs of Lot 39 Linden Drive, Melanie Damishana, East Coast Demerara, agreeably with Power of Attorney executed and registered on the 3rd day of January, 2013 at the Deeds Registry, Georgetown - No. 50 of 2013.

A SECOND MORTGAGE ON:- Lot numbered 39 (thirty-nine) being a portion of Section 'A' Plantation Enterprise (West) situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 5400.00 (five thousand four hundred decimal nought nought) square feet as shown on plan by O. Singh, Sworn Land Surveyor dated the 22nd day of February, 1977, and deposited in the Deeds Registry, Georgetown, Demerara on the 19th day of May, 1992 and on the building and erections thereon and on all other buildings and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagor and subject to the terms and conditions namely in Transport No. 1320 dated the 8th day of August, 2012.

TO:- REPUBLIC BANK (GUYANA) LIMITED: a company incorporated in Guyana under the provisions of the Companies Act, Chapter 89:01 and duly continued under Act, 1991, whose registered Office is situate at Lots 155-156 New Market Street, North Cummingsburg, Georgetown, Demerara.

24. BY:- MAHENDRA BOODHOO also known as Mahendra Chabi Raj Boodhoo of Lot 2 Area "H" Ogle, East Coast Demerara, Guyana.

TRANSPORT OF:- Lot numbered 2 (two) being part of Area "B" now known as "Khan's Park", a portion of Plantation Ogle, in the Plaisance-Industry Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said Area 'B' (hereinafter referred to as "the Property") containing an area of 2.186 (two decimal one eight six) English acres being shown on a plan by I. Sheer Mohamed, Sworn Land Surveyor dated the 25th July, 1958 and deposited in the Deeds Registry, Georgetown on the 4th day of June, 1962 and the said lot numbered 2 (two) containing an area of 0.102 (nought decimal one nought two) of an acre being shown on a plan by M.S. Ali, Sworn Land Surveyor dated the 31st day of December, 1964 and deposited in the Deeds Registry aforesaid on the 27th day of November, 1965, with the building and erections thereon, together with and subject to the following easements, rights, benefits, stipulations and obligations with intent that the same shall run with and be binding upon Plantation Ogle, *cum annexis*, (hereinafter referred to as "the Estate") and the property and every part thereof into whosoever hand the same may come namely:

(a) The property shall be used for residential purposes only: and no building, structure, septic tank shall be erected or constructed on the property except in accordance with plans and specifications approved by the Neighbourhood Democratic Council.

(b) The property or any part thereof shall not be divided or subdivided on sale or long lease into more than seven sub-lots, each of which or which shall not be less than 4,000 (four thousand) square feet nor shall more than seven residences be erected thereon each residence to be erected that the land on which it is erected and which is appurtenant thereto shall not be less than 4,000 (four thousand) square feet.

(c) No cattle, pigs, donkeys, mules, sheep or horses shall be kept on the property and no stable, pig sty, cow pen or byre shall be erected thereon.

(d) Except as hereinafter provided, no trade, industry or business whatsoever shall be carried on, on the property with the written consent of the Estate Proprietor.

(e) Subject as hereinbefore provided a shop or shops may be erected and carried on, on the property with the written consent of the Estate Proprietor.

(f) Disposal of sewage shall be by means of septic tanks and the proprietor or the proprietors for the time being of the property shall be responsible for the internal drainage of the property.

TO:- PHIL SUROOJ and ALISHA SINGH, jointly of 113 Fifth Street, Industry, East Coast Demerara, Guyana.

25. BY:- ANNE MILLINGTON-ROCKCLIFFE, of Lot 107 Agricola, East Bank Demerara, Guyana.

BY:- PHILLIP MILLINGTON of Lot 107 Agricola, East Bank Demerara, Guyana.

TRANSPORT OF:- South half lot numbered 107 (one hundred and seven) Agricola Village, on the East Bank of the County of Demerara, in the Republic of Guyana, the said half lot containing an area of 0.135 (nought decimal one three five) of an acre, as shown, laid down and defined on a plan by D.E. Carrington, Sworn Land Surveyor dated the 3rd day of October, 2016 and recorded at the Guyana Lands and Surveys Commission on the 20th day of October, 2016 as Plan No. 65188 and deposited in the Deeds Registry on the 28th day of February, 2023, no building thereon.

TO:- PHILLIP MILLINGTON of Lot 107 Agricola, East Bank Demerara, Guyana.

26. BY:- ANNE MILLINGTON ROCKCLIFFE, of Lot 107 Agricola, East Bank Demerara, Guyana.

BY:- PHILLIP MILLINGTON of Lot 107 Agricola, East Bank Demerara, Guyana.

TRANSPORT OF:- North half lot numbered 107 (one hundred and one) Agricola Village, on the East Bank of the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.135 (nought decimal one three five) of an acre, as shown, laid down and defined on a plan by D.E. Carrington, Sworn Land Surveyor dated the 3rd day of October, 2016 and

recorded at the Guyana Lands and Surveys Commission on the 20th day of October, 2016 as Plan No. 65188 and deposited in the Deeds Registry on 28th day of February, 2023, no building thereon.

TO:- ANNE MILLINGTON-ROCKCLIFFE of Lot 107 Agricola, East Bank Demerara, Guyana.

27. BY:- KRISHEN CHAND SINGH of Lot 943 Section A, Block X Great Diamond, East Bank Demerara.

TRANSPORT OF:- Lot numbered 943 (nine hundred and forty-three) Section 'A' being a portion of Block 'X' being a portion of Plantation Great Diamond, situate on the East Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said Block X containing an area of 678.3412 (six hundred and seventy-eight decimal three four one two) acres as shown, laid down and defined on a plan by M.E. Rafiek, Sworn Land Surveyor dated the 24th day of July, 1997 and deposited in the Deeds Registry on the 1st day of February, 1999, the said lot 943 (nine hundred and forty-three) containing an area of 0.1604 (nought decimal one six nought four) of an acre as shown on Plan No. 28821 by T.P. Lilboy Benny, Sworn Land Surveyor dated the 10th day of April, 1999 and deposited in the Deeds Registry, Georgetown, Demerara on the 31st day of March, 2000, showing Lots 1-1384, Lot 1385A, Lot 1385B, Lots 1386-1399, Lot 1400A, Lot 1400B, Lots 1401 to 1417, Section "A" all being portions of Block "X" being a portion of Plantation Great Diamond, East Bank Demerara, with the building and erection thereon and subject to the following terms and conditions as fully set out in full herein:

(a) The lot shall be used for residential purposes only and shall not be subdivided.

(b) Only one building shall be erected on the said lot.

(c) The Transportee(s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- KRISHEN CHAND SINGH and ANAND ROGER SINGH, both of Lot 943 Section A, Block X Great Diamond, East Bank Demerara, jointly.

28. BY:- NIZMAN UDDIN KHAN of Lot 8 Belmonte, Mahaica, East Coast Demerara, Guyana.

TRANSPORT OF:- East half of house lot numbered 8 (eight) Section A, North Belmonte, in the Unity-Vereeniging Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said lot being shown on a diagram of Plantation Helena, *cum annexis*, by J.A.P. Bowhill, Sworn Land Surveyor dated the 27th day of August, 1900 and deposited in the Office of the Registrar now the Deeds Registry, Georgetown on the 6th day of October, 1900, with the building thereon.

TO:- HARDEO SANICHARAN and BODHENDRA SANICHARAN, minor, born on the 12th day of April, 2016, both of Lot 2 Belmonte, Mahaica, East Coast Demerara, jointly.

29. BY:- SHERLIE PRINCE-GILKES of Lot 61 Silver City, Wismar, Linden, Guyana, in her capacity as the Administratrix of the Estate of CLAUDE JOSIAH deceased, Letters of Administration whereof were granted to her by the High Court of the Supreme Court of Judicature on the 8th day of February, 2010, No. 849 of 2009.

BY:- SHERLIE PRINCE-GILKES of Lot 61 Silver City, Wismar, Linden, Guyana, in her capacity as the Administratrix of the Estate of CLAUDETTE JOSIAH, deceased, Letters of Administration whereof were granted to her by the High Court of the Supreme Court of Judicature on the 13th day of May, 2013, No. 236 of 2013.

TRANSPORT OF:- Lot numbered 61 (sixty-one) part of a piece of Land lettered "C", part of that part of the abandoned Wismar, known as Silver City, in the Town of Linden situate on both Banks of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said piece of Land lettered "C" being shown on a plan by R.M. Wong, Sworn Land Surveyor dated the 28th day of August, 1956 and deposited in the Deeds Registry, Georgetown on the 1st day of March, 1957, the said lot numbered containing an area of 0.092

(nought decimal nought nine two) of an acre being shown on a plan by R.A. Deane, Sworn Land Surveyor dated the 31st day of March, 1960 and deposited in the Deeds Registry aforesaid on the 23rd day of August, 1961, with the building and erections thereon and subject to the term and condition:-

(a) That only one building shall be constructed on the said lot and the said building shall be used for residential purposes only.

TO:- ROXANNE JOSIAH, DERRICK JOSIAH, DALSI PRINCE and SHERLIE PRINCE – GILKES, all of Lot 61 Silver City, Wismar, Linden, Guyana for four undivided fifth parts or shares and to MERVIN JOSIAH, SHONETTE JOSIAH and TENESHA JOSIAH, all of Lot 61 Silver City, Wismar, Linden, Guyana for one undivided fifth part or share, in equal shares.

30. BY:- SHAUNA WILLIAMS of Lot 1665 Achievement Place, South Ruimveldt Park, Georgetown, in her capacity as the Administratrix of the Estate of REGINALD STANTON WILSON, also known as Reginald Wilson, deceased, Letters of Administration with Will annexed whereof were granted to her by the High Court of the Supreme Court of Judicature of Guyana on the 18th day of January, 2023 – No. 2022-HC-DEM-EST-736 (Demerara).

TRANSPORT OF:- West half of Lot numbered 14 (fourteen) Section 'F' Anns Grove, in the Anns Grove-Haslington Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said lot being shown on a diagram by T.G. Wight, Sworn Land Surveyor dated 15th day of March, 1859 and deposited in the Deeds Registry, Georgetown, Demerara on the 7th day of May, 1861, with the building and erections thereon.

TO:- CARMEN REGINA HYMAN of 100 Braidwood Lake Road, Brampton, Ontario L6Z4M1, Canada, GWENNET CULLEY of Lot 62 Friendship Village, East Coast Demerara and VAULTA HAZEL WASHINGTON of Lot 2813 Youth Place, South Ruimveldt Park, Georgetown, being the devisees named in the Last Will and Testament of the said above named deceased, in equal shares.

31. BY:- THE GUYANA UNITY CHURCH OF CHRISTIANITY, a Denomination whose Headquarters is located at Lot 5 Princess Street, New Charlestown, Georgetown, Demerara, represented herein by SHEILA ARCHER, LLOYD ARCHER, DWAIN DANIELS, VIRGIE PARK and SHONDELLE ROSS, in their capacities as Trustees, agreeably with Appointment of new Trustees executed on the 4th day of November, 2022 and deposited in the Deeds Registry on the 10th day of November, 2022 – No. 2172 of 2022.

TRANSPORT OF:- Sub-lot lettered "A" being part of the West half of Lot numbered 5 (five) also known as lot numbered 37 (thirty-seven) Charlestown, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said sub-lot "A" containing an area of 66460.5 (sixty-six thousand four hundred and sixty decimal five) square feet being shown, laid down and defined on a plan by C.K. Phang, Sworn Land Surveyor dated the 14th August, 1976 and deposited in the Deeds Registry, Georgetown on the 2nd day of October, 1976, with the building and erections thereon.

TO:- SHAHARAZUDEEN OSMAN, businessman of Lot 17 Broad Street, Charlestown, Georgetown, Guyana.

32. BY:- NAREFA GHANIE-MANGAL of Lot 140 Ocean View, Uitvlugt, West Coast Demerara, Guyana, in her capacity as the Administratrix of the Estate of GOCOOLDAYE BISNAUTH also known as Gocooldai Bisnauth, Gocooldaye and Gokuldai, deceased, Letters of Administration whereof were granted to her by the High Court of the Supreme Court of Judicature of Guyana on the 21st day of October, 2021, No. 2021-HC-DEM-EST-635.

BY:- GANGADAI MOHABIR of Lot 195 First Street, Montrose North, East Coast Demerara, Guyana, represented herein by her duly constituted Attorney in Guyana, Amarnauth Basdeo of Lot 416 Good Hope, East Coast Demerara, Guyana, agreeably with Power of Attorney executed on the 21st day of July, 2022 and registered at the Deeds Registry, Georgetown on the 25th day of July, 2022, No. 4055 of 2022.

BY:- SAVITRI BEEPAT of Lot 159 Vryheids Lust North, East Coast Demerara, Guyana, represented herein by her duly constituted Attorney in Guyana Amarnauth Basdeo of Lot 416 Good Hope, East Coast Demerara, Guyana, agreeably with Power of Attorney executed on the 21st day of July, 2022 and registered at the Deeds Registry, Georgetown on the 25th day of July, 2022 - No. 4054 of 2022.

TRANSPORT OF:- "Two undivided fifth parts or shares of and in Lot 13C (thirteen C) being a portion of Lot numbered 13 (thirteen) Area "A" known as Kersaint Park, a portion of La Bonne Intention, in the La Bonne Intention-Better Hope Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said lot numbered 13 (thirteen) containing an area of 1.139 (one decimal one three nine) acres being laid down and defined on a plan by I. Sheer Mohamed, Sworn Land Surveyor dated the 17th day of June, 1960 and deposited in the Deeds Registry, Georgetown on the 4th day of April, 1961, the said Lot 13C (thirteen C) containing an area of 0.121 (nought decimal one two one) of an acre and subject to a right of way measuring 12' (twelve) to 18' (eighteen) feet in width and running along and within the western boundary of the said Lot 13C and leading to the Road, all being shown on a plan by E. G. Monize, Sworn Land Surveyor dated the 27th day of March, 2017, and recorded at the Guyana Lands and Surveys Commission on the 3rd day of April, 2017 as Plan No. 66260 and deposited in the Deeds Registry, Georgetown on the 27th day of September, 2019, no building or erections thereon, together with an undivided twentieth part or share of and in the roads, drains and reserves as shown on the aforesaid plan and subject to the following easements, rights, benefits, stipulations and obligations with intent that the same shall run with and be binding upon La Bonne Intention, *cum annexis* (hereinafter referred to as "the Estate") and the said lot or every part thereof into whosesoever hand the same may come namely:

(a) The said lot shall be used for residential purposes only.

(b) No cattle, pigs, donkeys, mules, sheep or horses shall be kept on the said lot and no stable, pig sty, cow pen or byre shall be erected thereon.

(c) No shop, factory, manufacture, trade, industry, business or profession of any kind whatsoever shall be carried on, on the said lot and no advertisement shall be erected or exhibited thereon except with our permission in writing and no application for our consent in respect of any shop, factory, manufacture, trade, industry, business or profession of an offensive, noisome, noxious or dangerous nature will be considered.

(d) The said lot shall not be sub-divided having an area of less than ¼ of an English acre after making allowances for Road and drains and only one residence may be erected on each lot.

TO:- SUNIL LEKHRAJ of 8906 202nd Street, Hollis, New York 11423, United States of America.

33. BY:- DEVITA DAIBY of Lot 10 First Street, Strathspey, East Coast Demerara.

TRANSPORT OF:- Lot numbered 25 (twenty-five) being a portion of Section 'D' of Block 13, parts of Front Lands of Non Pariel (West) formerly Coldingen and Non Pariel (East) in the Foulis-Buxton Local Government District, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.115 (nought decimal one one five) of an acre as shown and defined on Plan No. 48848 by M.S. Ali, Sworn Land Surveyor dated the 25th day of October, 2010 and deposited in the Deeds Registry, Georgetown, Demerara on the 20th day of January, 2011, with the building and erections thereon and subject to the following terms and conditions as more fully set out in full herein:

(a) The lot shall be used for residential purposes only and shall not be sub-divided.

(b) Only one building shall be erected on the said land.

(c) The building shall be constructed in accordance with plan submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing

and Planning Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(d) The Transportee(s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- SAMSUNDAR LAKHRAM and RADIKA DWARKA also known as Radhica Dwarka, both of Lot 114 Section 'B' Non Pariel, East Coast Demerara, jointly.

34. BY:- MICHAEL MUNIAN of Lot 161 Good Hope, Phase 2, East Coast Demerara, Guyana, represented herein by his duly constituted Attorney, Amna Gobin of Lot 161 Good Hope, Phase 2, East Coast Demerara, Guyana, agreeably by Power of Attorney No. 6326/2021 executed and registered at the Deeds Registry on the19th day of August, 2021.

TRANSPORT OF:- Lot numbered 99 (ninety-nine) being a portion of the front lands of Covent Garden, within the Little Diamond-Herstelling Local Government District, situate on the East Bank Demerara, in the County of Demerara, in the Republic of Guyana, the said lot numbered 99 (ninety-nine) containing an area of 0.1074 (nought decimal one nought seven four) of an acre being shown on a plan by L.L. Rutherford, Sworn Land Surveyor dated the 16th day of February, 2010 and recorded at the Guyana Lands and Surveys Commission on the 19th day of February, 2010 as Plan No. 47019 and deposited in the Deeds Registry, Georgetown on the 16th day of May, 2019, with the building and erections thereon.

TO:- BASSANT GOBIN and AMNA GOBIN also known as Amna Bridget Gobin, both of Lot 161 Good Hope, Phase 2, East Coast Demerara, Guyana.

35. BY:- ABDOOL NAZIM YASSIM of Lot 902 Onderneeming, West Bank Demerara, Guyana, represented herein by his duly constituted Attorney Sheneka Gordon of Lot 2260 Section C, Block X Great Diamond, East Bank Demerara, Guyana, agreeably with Act of Substitution executed on the 28th day of April, 2022 and registered at the Deeds Registry on the 23rd day of May, 2022 - No. 2785 of 2022.

TRANSPORT OF:- Lot numbered 2260 (two thousand two hundred and sixty) being a portion of Lot 1 Section "C" being a portion of Bock "X" being portion of Plantation Great Diamond, in the Golden Grove-Diamond Place Local Government District ,situate on the East Bank of the Demerara River, in the County Demerara, in the Republic of Guyana, the said Block "X" containing an area of 678.3412 (six hundred and seventy-eight decimal three four one two) acres as shown and defined on plan by M.E. Rafiek, Sworn Land Surveyor dated the 14th day of June,1996 and deposited in the Deeds Registry, Georgetown on the 18th day of June, 1999, the said lot containing an area of 0.0890 (nought decimal nought eight nine nought) of an acre as shown on Plan No. 31741 by D. Ramkarran, Sworn Land Surveyor dated the 26th day of October, 2001 and deposited in the Deeds Registry at Georgetown on the 5th day of June, 2002, no building thereon and subject to the following terms and conditions as more fully set out in full herein:

(a) The lot shall be used for residential purposes only and shall not be subdivided.

(b) Only one building shall be erected on said lot.

(c) The building shall be constructed in accordance with plan submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing and Planning Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(d) The Transportee(s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- ELIEL LEVI YOUNG of Lot 2260 Section C Block X Great Diamond, East Bank Demerara, Guyana.

36. BY:- BHULANDEI PERSAUD of Lot 223 Block '7' Mon Repos, East Coast Demerara, Guyana, represented herein by her duly substituted Attorney, Siand Atri Dhurjon, agreeably with Act of Substitution executed on the 16th day of July, 2021 and registered at the Deeds Registry, Georgetown on the 16th day of July, 2021 - No. 5241of 2021.

TRANSPORT OF:- Lot numbered 223 (two hundred and twenty-three) Block 7 being a portion of Mon Repos, in the La Reconnaissance-Mon Repos Village District, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.157 (nought decimal one five seven) of an acre as shown on Plan No. 27673 by O. Singh, Sworn Land Surveyor dated the 1st day of December, 1997 and deposited in the Deeds Registry, Georgetown, Demerara on the 9th day of September, 1999, no building and erections thereon and subject to the following terms and conditions as more fully set out in full herein:-

(a) The lot shall be used for residential purposes only and shall not be subdivided.

(b) Only one building shall be erected on the said lot.

(c) The Transportee(s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

(d) The building shall be constructed in accordance with plan submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the fences and entrance bridges shall also be subject to similar approval.

TO:- LELAND MENON SHIVARAM DHURJON also known as Leland Menon Dhurjon, doctor of Lot 18 New Haven, Bel Air, Greater Georgetown, Guyana.

37. BY:- RAJKUMARIE SEECHARRAN of Lot 54 Strathspey, East Coast Demerara, Guyana.

TRANSPORT OF:- Lot numbered 27 (twenty-seven) part of the abandoned Plantation Bygeval, situate on the East Bank of the Mahaica Creek, being fifty (50) roods in façade by the usual depth bounded on the East by the side line of Plantation Belvidere, on the West by Mahaica Creek, on the North by the abandoned Planation Wilhelmina and on the South by the sideline of Plantation Vevey, the said lot numbered 27 (twenty-seven) being shown on a plan of the part of the said Plantation Bygeval made by S.S.M. Insanally, Sworn Land Surveyor dated the 1st day of June, 1926 and recorded at the Department of Lands and Mines on the 30th day of September, 1926, with the building and erections thereon.

TO:- RAJKUMARIE SEECHARRAN of Lot 54 Strathspey, East Coast Demerara, Guyana, jointly.

38. BY:- SABIETA BUSHRAM residing at 7 Catchfly Crescent, Brampton, Ontario L6P 2H8, Canada and whose local address of service in Guyana is at Lot 33 San Souci, Canal No. 1 Polder, West Bank Demerara, Guyana, jointly.

TRANSPORT OF:- Lot numbered 32 (thirty-two), part of San Souci, Canal No. 1 Polder, in the Canals Polder Local Government District, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot being shown on a plan by James T. Seymour, Sworn Land Surveyor dated the 23rd day of February, 1926 and deposited in the Department of Lands and Surveys on the 11th day of March, 1926 and deposited in the Deeds Registry on the 9th day of September, 1949, no building and erection thereon.

TO:- SABIETA BUSHRAM and MAHENDRA BUSHRAM both, residing at 7 Catchfly Crescent, Brampton, Ontario L6P 2H8, Canada and whose local address of service in Guyana is at Lot 33 San Souci, Canal No. 1 Polder, West Bank Demerara, Guyana, jointly.

39. BY:- RAMRAJ, residing at 7 Catchfly Crescent, Brampton, Ontario L6P 2H8, Canada and whose local address of service in Guyana is at Lot 33 San Souci, Canal No. 1 Polder, West Bank Demerara, Guyana.

TRANSPORT OF:- Lot numbered 14 (fourteen) being part of Plantation L'Esperance, Canal No. 1 Polder, in the Canals Polder Local Government District, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot numbered 14 (fourteen) being shown on a plan by H. Ormonde Durham, Sworn Land Surveyor dated the 24th day of July, 1910 and deposited in the Deeds Registry of Guyana on the 2nd day of June, 1920, no building thereon.

TO:- RAMRAJ and MAHENDRA BUSHRAM, both residing at 7 Catchfly Crescent, Brampton, Ontario L6P 2H8, Canada and whose local address of service in Guyana is at Lot 33 San Souci, Canal No. 1 Polder, West Bank Demerara, Guyana, jointly.

40. BY:- GOUTAM BUDHOO, investigator and RANUKA JADOONAUTH, assistant manager, both of Lot 43 Area "K", Better Hope, East Coast Demerara, Guyana.

A FOURTH MORTGAGE ON: **FIRSTLY:-** Lot numbered 43 (forty-three) being a portion of Area K Plantation Better Hope, in the Better Hope/La Bonne Intention Neighbourhood Democratic Council, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said lot numbered 43 (forty-three) containing an area of 0.115 (nought decimal one one five) of an acre as shown and defined on Plan No. 30375 by D. Ramkarran, Sworn Land Surveyor dated the 4th day of August, 2000 and deposited in the Deeds Registry, Georgetown, Demerara on the 29th day of May, 2001 and on the building and erections thereon and on all future buildings and erections which may hereafter be situate thereon during the existence of this mortgage, the property of the mortgagors or either of them and subject to the following terms and conditions as more fully set out in Transport dated the 29th day of May, 2019-No. 823.

SECONDLY:- All and singular the furniture, fixtures and fittings which are at present or may hereafter be situate on the firstly above described property during the existence of this mortgage, the property of the mortgagors or either of them.

TO:- GUYANA BANK FOR TRADE AND INDUSTRY LIMITED: a body incorporated in Guyana under the Companies Act, No. 29 of 1991 and having its principal place of business at High and Young Streets, Kingston, Georgetown, Demerara.

41. BY:- SHIVNARINE SINGH and KISSOONDAI SINGH, both of Lot 36 Delph Street and Campbell Avenue, Campbellville, Georgetown, Demerara, Guyana.

A FIRST MORTGAGE ON:- Tract lettered 'D' part of lot lettered 'A' part of the North part of Plantation Land of Canaan, in the Good Success-Caledonia Local Government District, situate on the Right Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana and on the building and erections thereon and on all other buildings and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagors or either of them, the said Plantation being shown on a diagram by E.C.H. Klautky, Sworn Land Surveyor dated the 30th day of July, 1910 and deposited in the Deeds Registry, Georgetown, Demerara on the 15th day of June, 1916, the said lot being shown on a diagram by Sugreen A. Nehaul, Sworn Land Surveyor dated the 5th day of November, 1957 and deposited in the Deeds Registry, Georgetown, Demerara on the 27th day of November, 1957, the said Tract 'D being shown on a plan by C.K. Singh, Sworn Land Surveyor dated the 15th day of December, 1984 and deposited in the Deeds Registry, Georgetown, Demerara on the 27 day of June, 1985 and subject to the reserve 14' feet wide running across the said Tract 'D', the said reserve being also shown on the aforesaid plan.

TO:- REPUBLIC BANK (GUYANA) LIMITED, a company incorporated in Guyana under the provisions of the Companies Act, Chapter 89:01 and duly continued under Act, 1991, whose registered Office is situate at Lots 155-156 New Market Street, North Cummingsburg, Georgetown, Demerara.

42. BY:- VIDYAWATTIE DEVI LEKHRAM and KRISHNA SINGH, both residing at 36 River Height, Brampton, Ontario L6P 2N5, Canada, being represented herein by their duly constituted Attorney, Sewesankar Singh, of Lot 'EE' Blankenburg, West Coast Demerara, Guyana, agreeably with Power of Attorney which was executed on the 27th day of January, 2023 and registered at the Deeds Registry, Georgetown on the 9th day of February, 2023 and No. 923/2023.

TRANSPORT OF: - Sub-lot numbered 29 (twenty-nine) being portion of lot numbered 2 (two) Section B part of Ruimzigt, in the Nouvelle Flanders-La Jalousie Village District, situate on the west sea coast of the County of Demerara, in the Republic of Guyana, the said lot

being shown on a plan by D.C.S. Moses, Sworn Land Surveyor dated the 22nd day of August, 1949 and deposited in the Deeds Registry of Guyana on the 15th day of February, 1951, together with one undivided sixth part or share of and in the canals, dams and trenches of the said plantation and with the right of drainage through Vreed-en-Hoop and all present and future drainage trenches and kokers of the said plantation and subject to and with the benefit of the terms and conditions contained in the Memorandum of Agreement dated the 12th day of February, 1951, by and between Elizabeth Chee-A-Tow, Henrietta Sue-A-Quan, Solomon Fung-Kee-Fung, Nathaniel Fung-Kee-Fung, Beatrice Kong and Florence Evelina Chung and registered at the Deeds Registry of Guyana on the 15th day of February, 1951-No. 32, the said sub-lot numbered 29 (twenty-nine) containing an area of 0.0956 (nought decimal nought nine five six) of an acre being shown on a plan by Desmond A. Weeks, Sworn Land Surveyor dated the 22nd day of November, 2012 and deposited in the Deeds Registry, Georgetown on the 16th day of April, 2014, no building thereon.

TO:- LEKHRAM BHOODOO JODHAN of Lot F Section 'B' La Jalousie Estate, West Coast Demerara.

43. BY:- HAROLD HENRY SUMNER of Block 1 Farm Dam, Mahaicony, East Coast Demerara.

TRANSPORT OF:- Plot numbered 6 (six) being a portion of sub-lot numbered 1 (one) being part of sub-lot lettered A of Block 1 (one) being portion of Section B' being part of Farm, within the Farm-Woodlands Local Government District, situate on East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said sub-lot 'A' containing an area of 7.4330 (seven decimal four three three nought) acres being shown on a plan by C.R. King, Sworn Land Surveyor dated the 22nd day of September, 1989 and recorded at the Office of the Commissioner of Lands on the 9th day of November, 2006 as Plan No. 22725 and deposited in the Deeds Registry, Georgetown on the 4th day of June, 2010, the said sub-lot containing an area of 5.86 (five decimal eight six) acres and being shown on a plan by M.H. Amsterdam, Sworn Land Surveyor dated the 12th day of December, 2011 and recorded at the Guyana Lands and Surveys Commission on the 16th day of December, 2011 as Plan No. 51710 and deposited in the Deeds Registry, Georgetown on the 13th day of September, 2012, the said plot numbered 6 (six) containing an area of 0.207 (nought decimal two nought seven) of an acre being shown on a plan by Keith A. Chapman, Sworn Land Surveyor dated 16th day of June, 2022 and recorded at the Guyana Lands and Surveys Commission on the 26th day of August, 2022 as Plan No. 81191 and deposited in the Deeds Registry, Georgetown on the 20th day of February, 2023, no building and erections thereon.

TO:- CARLA HYTMIAH of Lot 35 Airy Hall, Mahaicony, East Coast Demerara.

44. BY:- HAROLD HENRY SUMNER of Block 1 Farm Dam, Mahaicony, East Coast Demerara.

TRANSPORT OF:- Plot numbered 9 (nine) being a portion of sub-lot numbered 1 (one) being part of sub-lot lettered A of Block numbered 1 (one) being portion of Section 'B' being part of Farm, within the Farm-Woodlands Local Government District, situate on the East Coast of Demerara, in the County of' Demerara, in the Republic of Guyana, the said sub-lot 'A containing an area of 7.4330 (seven decimal four three three nought) acres being shown on a plan by C.R. King, Sworn Land Surveyor dated the 22nd day of September, 1989 and recorded at the Office of the Commissioner of Lands on the 9th day of November, 2006 as Plan No. 22725 and deposited in the Deeds Registry, Georgetown on the 4th day of June, 2010, the said sub-lot containing an area of 5.86 (five decimal eight six) acres being shown on a plan by M.H. Amsterdam, Sworn Land Surveyor dated the 12th day of December, 2011 and recorded at the Guyana Lands and Surveys Commission on the 16th day of December, 2011 as Plan No. 51710 and deposited in the Deeds Registry, Georgetown on the 13th day of September, 2012, the said Plot numbered nine (9) containing an area of 0.207 (nought decimal two nought seven) of an acre being shown on a plan by Keith A. Chapman, Sworn Land Surveyor dated the 16th day of June, 2022 and recorded at the Guyana Lands and Surveys Commission on the 26th day of August, 2022 as Plan No. 81191 and deposited in the Deeds Registry, Georgetown on the 20th day of February, 2023, no building and erections thereon.

TO:- SHERWORTH HYTMIAH of Lot 41 Back Street, Mc Doom, East Bank Demerara.

45. BY:- HAROLD HENRY SUMNER of Block 1 Farm Dam, Mahaicony, East Coast Demerara.

TRANSPORT OF:- Plot numbered eleven (11) being a portion of sub-lot numbered 1 (one) being part of sub-lot lettered A of Block numbered 1 (one) being portion of Section 'B' being part of Farm, within the Woodlands-Farm Local Government District, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said sub-lot 'A' containing an area of 7.4330 (seven decimal four three three nought) acres being shown on a plan by C.R. King, Sworn Land Surveyor dated the 22nd day of September, 1989 and recorded at the office of the Commissioner of Lands on the 9th day of November, 2006 as Plan No. 22725 and deposited in the Deeds Registry, Georgetown on the 4th day of June, 2010, the said sub-lot containing an area of 5.86 (five decimal eight six) acres being shown on a plan by M.H. Amsterdam, Sworn Land Surveyor dated the 12th day of December, 2011 and recorded at the Guyana Lands and Surveys Commission on the 16th day of December, 2011 as Plan No. 51710 and deposited in the Deeds Registry, Georgetown on the 13th day of September, 2012, the said plot numbered 11 (eleven) containing an area of 0.207 (nought decimal two nought seven) of an acre being shown on a plan by Keith A. Chapman, Sworn Land Surveyor dated the 16th day of June, 2022 and recorded at the Guyana Lands and Surveys Commission on the 26th day of August, 2022 as Plan No. 81191 and deposited in the Deeds Registry, Georgetown on the 20th day of February, 2023, no building and erections thereon.

TO:- SHAVON SANDRA HYTMIAH of Lot 41 Back Street, Mc Doom, East Bank Demerara.

46. BY:- RADHA PERMANAND of Lot 4 First Avenue, Subryanville, Georgetown, Guyana.

A FIRST MORTGAGE ON: **FIRSTLY:-** East half of lot numbered 133 (one hundred and thirty-three) Alexanderville, Kitty, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said lot being laid down and defined on a diagram by John Peter Prass, Sworn Land Surveyor dated the 24th day of March, 1888 and deposited in the Deeds Registry, Georgetown on the 24th day of November, 1888 and on the building and erections thereon and on all future buildings and erections which may hereafter be situate thereon during the existence of this mortgage, the property of the mortgagor, save and except a Lease for the term of 999 (nine hundred and ninety-nine) years, in respect of sub-lot "B" of the herein described property as shown on a plan by M.S. Azam, Sworn Land Surveyor dated the 10th day of November, 1980 and deposited in the Deeds Registry on the 22nd day of February, 1993, executed in favour of Bonadette Marlene Godette on the 19th day of January, 1994 - No. 7.

SECONDLY:- All and singular the furniture, fixtures and fittings which are at present or may hereafter be situate on the **firstly** above described property during the existence of this mortgage, the property of the mortgagor.

TO:- GUYANA BANK FOR TRADE AND INDUSTRY LIMITED, a body incorporated in Guyana under the Companies Act, No. 29 of 1991 and having its principal place of business at High and Young Streets, Kingston, Georgetown, Demerara, Guyana.

47. BY:- AMJAD REASAT of Lot C1 Le Ressouvenir, East Coast Demerara, Guyana.

TRANSPORT OF:- Lots numbered 147 (one hundred and forty-seven) and 148 (one hundred and forty-eight) being portions of sub-lot lettered 'AP' being a portion of Tract lettered 'A' being portion of the West half of the western portion of Plantation Ormsary, containing an area of 103.41 (one hundred and three decimal four one) acres of a tract of land, situate, lying and being on the east sea coast of the County of Demerara, in the Republic of Guyana, being the second depth of Ormsary and La Raisonable formerly held under Licence of Occupancy No. 19 A and containing an area of 180.32 (one hundred and eighty decimal three two) acres as shown on a diagram dated the 18th day of December, 1902, by F.U. Tronchin, Government Surveyor annexed to Grant 7153, deposited in the Office of the Department of Lands and Surveys and subject to the conditions contained in the said Grant being also shown on a plan by J. Elliot Davis, Sworn Land Surveyor dated the 9th day of March, 1982, the

said West half containing an area of 51.32 (fifty-one decimal three two) acres, save and except the New Railway Embankment running through the said West half of the second depth being shown on a plan by M.H. Amsterdam, Sworn Land Surveyor dated the 8th day of July, 2008 and recorded at the Guyana Lands and Surveys Commission on the 31st day of July, 2008, as Plan No. 43553 and deposited in the Deeds Registry, Georgetown on the 10th day of June, 2009, the said sub-lot lettered 'AP' containing an area of 34.465 (thirty-four decimal four six five) acres and the said Tract lettered 'A' are shown on a plan by M.H. Amsterdam, Sworn Land Surveyor dated the 15th day of April, 2010, as Plan No. 47527 and deposited in the Deeds Registry, Georgetown on the 7th day of June, 2010 and the said lots numbered 147 (one hundred and forty-seven) and 148 (one hundred and forty-eight) containing an area of 0.1390 (nought decimal one three nine nought) and 0.1391 (nought decimal one three nine one) of an acre, respectively, being shown on a plan by Bharrat Kawall, Sworn Land Surveyor dated the 13th day of March, 2019, recorded at the Guyana Lands and Surveys Commission on the 14th day of March, 2019, as Plan No. 71778 and deposited in the Deeds Registry, Georgetown on the 8th day of October, 2020, no building and erections thereon and subject to the following conditions namely:

(a) The purchaser(s) shall be solely responsible for the cost of security of the building site and for any damage done to the infrastructural works caused by them, their employees and/or agents.

(b) The lot shall not at any time be sub-divided, sold, or leased except as a whole lot.

(c) No cattle, pigs, donkeys, mules, sheep or horses shall be kept on the lot and no stable, pig sty, cow pen, or byre shall be erected thereon.

(d) The purchaser(s) shall not place any building material such as white sand, aggregate, nor waste on the Road shoulders, Road, nor reserve and shall keep such on the lot until used or disposed of.

(e) Keep all lots and parapets clean and have the grass thereon regularly trimmed.

(f) Should the purchaser fail to keep in compliance with the clauses above, the Vendor shall pay the necessary cost for any work done after which the bill will be sent to the Purchaser to be settled.

(g) If at the time at the passing of the transport the Purchaser fails to come up with the final payment, the Vendor will then reimburse the deposit - minus costs - to the Purchaser and rescind all documents pertaining to this transaction.

TO:- DR. LIDON LASHLEY of Lot 2 El Dorado Village, West Coast Berbice, Guyana.

48. BY:- SEANETTE EUNICE BENFIELD MOHAMED of Lot 45 Atlantic Gardens, East Coast Demerara, Guyana, acting in her capacity as the Executrix of the Estate of TERRENCE IVAN MOHAMED also known as Terence Ian Mohamed also known as Terrence Mohamed, deceased, Probate whereof was granted to her by the High Court of the Supreme Court of Judicature of Guyana on the 17th day of February, 2021 - No. 2020-HC-DEM-EST-648.

TRANSPORT OF:- Lot numbered 45 (forty-five), part of Area N, part of Block lettered 'S', a portion of Plantation Vryheids Lust, Brothers and Montrose, in the La Bonne Intention-Better Hope Village District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said Block lettered 'S' (hereinafter referred to as "the Property") being laid down and defined on a plan by I. Sheer Mohamed, Sworn Land Surveyor dated the 25th day of February, 1960 and deposited in the Deeds Registry on the 15th day of November, 1960 and the said lot containing an area of 7232 (seven thousand two hundred and thirty-two) square feet being shown and defined on a plan of a portion of the said Block 'S' by Duncan J.V. Thorne, Sworn Land Surveyor dated the 13th day of July, 1960 and deposited in the Deeds Registry on the 5th day of March, 1968 and together with and subject to the easements, rights, benefits, stipulations, restrictions, servitudes and obligations with intent that the same shall run with and be binding upon Plantation Vryheids Lust, Brothers and Montrose, *cum annexis* (hereinafter referred to as "the estate")

and the property and every part thereof into whosoever hand the same may come namely and subject to the First Mortgage executed in favour of New Building Society on the 2nd day of October, 2017 – No. 722.

(1) The lot shall be used for residential purposes only. Only one residence shall be erected thereon.

(2) No cattle, pigs, donkeys, mules, sheep or horses shall be kept on the said lot and no stable, pig sty, cow pen or byre shall be erected thereon.

(3) No shop, trade, industry or business whatsoever shall be carried on the said lot and no advertisement shall be erected or exhibited thereon.

(4) The Purchaser undertakes to join an Association of the lot owners of the Property to be formed for the purposed of maintaining within the Property: -

(a) The Roads.

(b) The water supply main pipes.

(c) The internal drainage of the area and of supplying the following services:-

(i) The collection and disposal of refuse.

(ii) Keeping the parapets clean and free from long grass.

(iii) The planting of flowering shrubs wherever desirable and the upkeep of the Oleander trees planted by the Company and to pay to the Association his proportionate cost of such maintenance and services. Pending the formation of such Association the Purchaser agrees to contribute to the Company the sum of $5,00 per month towards the object enumerated in this clause.

(5) A right of way in favour of the Company and its and each of its invitees and licensees on foot or by vehicle to and from Block “S” and from and to the East Coast Public Road, over and along the reserve lying North of Block “S” and South of the said Public Road but without any obligation on the part of the Estate Proprietor to repair or maintain the said reserve.

(6) The right of the Company to construct and maintain not more than three culverts over the drainage trench forming part of the aforesaid reserve except with the prior consent in writing of the Estates Proprietor and subject to the Company lowering the two existing culverts to a level sufficient to effect the proper drainage of Block “S” and to use and maintain the same as two of the three culverts hereinbefore referred to or otherwise to remove the same.

(7) The Guyana Electricity Corporation and their successors and assigns shall have the right to erect and maintain on the boundaries of the lots of the Property, posts or standards for the support of electrical wires and a right of access at all reasonable times to the said posts and wires whenever necessary for the purpose of inspecting, replacing and repairing the same.

TO:- SEANETTE EUNICE BENFIELD MOHAMED of Lot 45 Atlantic Gardens, East Coast Demerara, Guyana.

49. BY:- KEVIN MURRAY also known as Kevin Winston Murray of 24-6860 Glen Erin Dr. Mississauga, ON, L5N 2E1, whose address for service in Guyana is at Lot 28 Station Street, Kitty, Georgetown, represented herein by his duly constituted Attorney, Kerron Onika Boston of Lot 28 Station Street, Kitty, Georgetown, Demerara, agreeably with Power of Attorney executed on the 16th day of July, 2021 and registered at the Deeds Registry, Georgetown on the 19th day of July, 2021 - No. 5260 of 2021.

BY:- SHAWN ANDRE WAALDIJK of Lot 90 Haley Street, Wortmanville, Georgetown, Demerara, Guyana.

TRANSPORT OF:- South quarter of lot numbered 4 (four) Section E, in the La Grange-Nismes Village District, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana as shown and defined on a compiled plan by

J.T. Seymour, Sworn Land Surveyor dated the 30th day of April, 1929 and deposited in the Deeds Registry, Georgetown on the 21st day of October, 1929, no building thereon.

TO:- SHAMNARINE NARINE of Lot 215 Cross Street and Mandela Avenue, Alexander Village, Georgetown, Demerara, Guyana, who became the purchaser of the herein described property from Shawn Andre Waaldijk by virtue of Deed of Assignment executed and registered at the Deeds Registry, Georgetown on the 8th day of March, 2022, No. 406 of 2022.

50. BY:- GLORIA GARRAWAY of Lot 88 Riverside Drive, Watooka, Linden, Demerara, individually and in her capacity as the duly constituted Attorney for AUDREY NEWTON of 1232 Park Wood Trail, Mesquite, TX 75149, United States of America, agreeably with Power of Attorney executed on the 30th day of January, 2015 and registered at the Deeds Registry, Georgetown, Demerara, Guyana on the 20th day of March, 2015 – No. 1780 of 2015 and also pursuant to an Order of the High Court of the Supreme Court of Judicature dated the 6th day of August, 2018 and made in Application No. 2015-HC-DEM-CIV-SA-516.

TRANSPORT OF:- North half of lot numbered 50 (fifty) Russell Street, New Charlestown, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, with the building and erections thereon and save and except the buildings and erections, situate on the said sub-lots lettered “A”, “B” and “C”, parts of the said half lot and subject to Lease for the term of 999 (nine hundred and ninety-nine) years executed on the 14th day of September, 1959, No. 247, in respect of sub-lot lettered “A” part of the said half lot in favour of Joseph Alicindor and also subject to another Lease for the term of 999 (nine hundred and ninety-nine) years executed on the 14th day of September, 1964, No. 127, in respect of sub-lot lettered “B” part of the said half lot, in favour of Ella E. John and subject to right of way running through the said half lot and leading to Russell Street, the said sub-lots “A” and “B” and the said right of way being shown on the plan by S.S.R. Insanally, Sworn Land Surveyor dated the 18th day of July, 1959 and deposited in the Deeds Registry, Georgetown on the 11th day of August, 1959 and subject also to a Lease for a term of 999 years in respect of sub-lot “C”, part of the said half lot, the said sub-lot lettered “C” being shown on a plan by Horace James, Sworn Land Surveyor dated the 9th day of February, 1982, deposited in the Deeds Registry on the 23rd day of March, 1982, passed in favour of Herbert Chung on the 9th day of January, 1984 - No. 4.

TO:- YOBANOVICH TROY THEOBALD of Lot 137 Friendship Squatting Area, Guyana.

51. BY:- NAZRUDEEN of Lot 298 Area ‘B’, Mon Repos, East Coast Demerara, Guyana.

TRANSPORT OF:- Lot numbered 298 (two hundred and ninety-eight) of Area ‘B’, now known as Martyrsville being a portion of Plantation De Endragt, a part of Plantation Mon Repos, in the Mon Repos-La Reconnaissance Village District, situate on the east sea coast of Demerara, in the County of Demerara, in the Republic of Guyana, containing an area of 0.0755 (nought decimal nought seven five five) of an acre, as shown on Plan No. 27276 by L.G. Arokium, Sworn Land Surveyor dated the 23rd day of March, 1997 and deposited in the Deeds Registry, Georgetown, Demerara on the 9th day of September, 1999 and subject to a Life Interest in favour of Nazrudeen, with the building and erections thereon and subject to the following terms and conditions as more fully set out in full herein:

(a) The lot shall be used for residential purposes only and shall not be sub-divided.

(b) Only one building shall be erected on the said lot.

(c) The building shall be constructed in accordance with plans submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing and Planning Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

TO:- NIZAMODEEN NAZRUDEEN of Lot 298 Area ‘B’, Mon Repos, East Coast Demerara, Guyana.

52. BY:- YVETTE IRMA STANFORD SCOTLAND and LEROY SCOTLAND, both of 1932 South Everett Street, Valley Stream, New York, 11580 United States of America and temporarily of Lot 38 Melanie Damishana, Elizabeth Hall, East Coast Demerara, Guyana, jointly.

TRANSPORT OF:- Lot E- 1 (E-one) Lodge, situate in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, containing an area of 5133 (five thousand one hundred and thirty- three) square feet, the said lot being laid down and defined on a plan by Charles King, Sworn Land Surveyor dated the 24th day of February, 1989 and deposited in the Deeds Registry, Georgetown on the 16th day of March, 1989, showing Lots E1 to E7, parts of Block 'E' all being portions of a tract of Government Land, all being a part of Lodge Village, no building and erection thereon and subject to the following conditions as more fully set out in full herein:

(a) The lot shall be used for residential purposes only and shall not be sub-divided.

(b) Only one building shall be erected on the said lot.

(c) The building shall be constructed in accordance with plan submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing and Planning Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(d) The Transportee(s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- ROMEO JAMES DEVONISH of Lot 3301 Rosa Drive, South Ruimveldt Park, Georgetown.

53. BY:- JAYA MANICKCHAND of B14 Ground Floor, Maraj Building, Lot 185 Charlotte and King Streets, Lacytown, Georgetown, Guyana.

TRANSPORT OF:- Lot 1418 a (one thousand four hundred and eighteen a) being a portion of Lot 104 being parts of Section 'A' Block X, Plantation Great Diamond, in the Golden Grove-Diamond Place Local Government District, situate on the East Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said Block X, containing an area of 678.3412 (six hundred and seventy-eight decimal three four one two) acres as shown, laid down and defined on a plan by M.E. Rafiek, Sworn Land Surveyor dated the 24th day of July, 1997 and deposited in the Deeds Registry on the 1st day of February, 1999, the said lot containing an area of 0.1129 (nought decimal one one two nine) of an acre as shown on Plan No. 46506 by M.S. Ali, Sworn Land Surveyor dated the 3rd day of November, 2009 and deposited in the Deeds Registry, Georgetown on the 24th day of November, 2009, no building thereon and subject to the following terms and conditions as more fully set out in full herein and subject to a Life Interest to and in favour of KUMAR LOCHAN and MEERA LOCHAN.

(a) The lot shall be used for residential purposes only and shall not be sub-divided.

(b) Only one (1) building shall be erected on the said lot.

(c) The building shall be constructed in accordance with plan submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing and Planning Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(d) The Transportee (s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- KISHAN LOCHAN, KEERAN NARAD LOCHAN, minor, born on the 19th day of November, 2004 and KARAN SARAD LOCHAN, minor, born on the 19th day of November, 2004, all of Lot 194 Green Acres, Providence, East Bank Demerara, Guyana and also of 93 C, Morne Roche, Quarry Rd, Poonah Rd, Williamsville, Trinidad, West Indies, in equal shares.

54. BY:- JULIET ALLISON MELODY FELIX and MARSHELLA AISLIN GRIFFITH, both of Lot 37 "B" Hadfield Street, Werk-en-Rust, Georgetown, Guyana.

TRANSPORT OF:- Lot numbered 14 (fourteen) being portion of a piece of Lands situate in Rear of Dalgin commonly called Moblissa Newtown, Soesdyke/ Linden Highway, the said lot being shown, laid down and defined on a plan showing Lots 1-44 by A. Mahabal, Government Surveyor dated the 17th day of February,1977 and recorded at the Department of Lands and Surveys as Plan No. 17409 and deposited in the Deeds Registry on the 12th day of October,1978 and also being shown, laid down and defined on a plan showing the back boundary of Dalgin and sub-lots "A", "B", "C", "D" and "E", all being portions of Lots 40, 41, 42, 43 and 44, respectively by L.G. Arokium, Government Surveyor dated the 15th day of September, 1982 and recorded at the Department of Lands and Surveys as Plan No. 19766 and deposited in the Deeds Registry on the 27th day of October,1982, no building thereon.

TO:- EMILY WILLIAMS and LLOYD WILLIAMS, both of 3447 Jackson Drive, Decatur, Georgia 30032, United States of America and temporarily of Lot 209 Cedar Street, Linden Town, Demerara, Guyana, jointly.

55. BY:- DHANRAJ BHUDEO of Lot 120 Mon Repos Housing Scheme, East Coast Demerara, Guyana, individually and in his capacity as the duly constituted Attorney for GEETANJALI BHUDEO of Lot 120 Mon Repos, East Coast Demerara, Guyana, agreeably with Power of Attorney executed on the 9th day of June, 2011 and registered at the Deeds Registry, Georgetown on the 9th day of June, 2011 - No. 3603 of 2011.

TRANSPORT OF:- Lots numbered 95 (ninety-five), 96 (ninety-six), 97 (ninety-seven) and 98 (ninety-eight) in Section "C" Beterverwagting, in the Triumph-Beterverwagting Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said lots being shown on a diagram by Matthew Newlands, Sworn Land Surveyor dated August, 1856 and deposited in the Deeds Registry, Georgetown on the 15th day of October, 1857, no building thereon.

TO:- NICAL KING of Lot 335 East Street, South Cummingsburg, Georgetown, Demerara, Guyana.

56. BY:- ALEXANDER COLLINS also known as Alexander Shaka Collins of Lot 161 Pike and Alexander Streets, Kitty, Georgetown, Guyana.

A FIRST MORTGAGE ON: **FIRSTLY:-** Lot numbered 1 (one) Sandy Babb Street being a portion of that piece of Government Land known as Kitty Railway Lands and being a part of Kitty, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said portion of Government Land being shown on a plan by William Downer, Sworn Land Surveyor dated the 19th day of June, 1844 and deposited in the Registrar's Office now the Deeds Registry on the 9th day of July, 1847, the said lot being shown on a plan by J. Phang, Sworn Land Surveyor dated the 26th day of October, 1960 and deposited in the Deeds Registry, Georgetown on the 8th day of August, 1964 and on the buildings and erections thereon and on all future buildings and erections which may hereafter be situate thereon during the existence of this mortgage, the property of the mortgagor and the property of the Transportee.

SECONDLY:- All and singular the fixtures and fittings which are at present or may hereafter be situate on the **firstly** above described property during the existence of this mortgage, the property of the mortgagor.

TO:- THE BANK OF NOVA SCOTIA, a company incorporated in the Dominion of Canada and registered under the provisions of the Companies Act, 1991, with offices at Lot 104 Carmichael Street, Georgetown, Demerara, Guyana.

57. BY:- HEMWATTIE DURBAL also known as Haimwanttie Durbal of 832 Albany Avenue, Brooklyn, New York 11203, United States of America.

TRANSPORT OF:- Sub-lot "D2" being a portion of lot D part of the front lands, North of Central Dam Klien Pouderoyen, in the Klien Pouderoyen-Best Local Government District, situate on the West Bank of Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.1080 (nought decimal one nought eight nought) of an acre as shown on a plan by G. Samaroo, Sworn Land Surveyor dated the 10th day of August, 2009 and recorded at the Guyana Lands and Surveys Commission on the 14th day of August, 2009 as Plan

No. 45929, deposited in the Deeds Registry on the 15th day of August, 2011, no building and erections thereon.

TO:- LILAWATTIE DAVIDSON and FLOYD DAVIDSON, both of 832 Albany Avenue, Brooklyn, New York 11203, United States of America, in equal shares.

58. BY:- OSWALD JORDAN, residing at 591 East 52nd Street, Brooklyn, New York 11203, United States of America and now sojourning at Lot 62 Phoenix Park, West Bank Demerara, Guyana.

TRANSPORT OF:- Lot numbered 62 (sixty-two) containing an area of 0.0950 (nought decimal nought nine five nought) of an acre, part of Phoenix Park, part of the North half of Klien Pouderoyen-Best Local Government District, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said block of Land being shown on a plan by L.I. Yansen, Sworn Land Surveyor dated the 24th day of April, 1956 and deposited in the Deeds Registry, Georgetown on the 1st day of May, 1956, the said lot being shown on a plan by K. Muir, Sworn Land Surveyor dated the 1st day of December, 1966 and deposited in the Deeds Registry aforesaid on the 14th day of June, 1967, with the building and erections thereon, subject to the following condition namely:

(i) Not more than one house shall be placed on the lot hereby transported.

TO:- the said OSWALD JORDAN, CARLOS ANDREY JORDAN and SHEVON CAREN JORDAN, all residing at 591 East 52nd Street, Brooklyn, New York 11203, United States of America, jointly.

59. BY:- DINDIAL JOREE of Lots 1 and 2 De Hoop, Mahaica, East Coast Demerara, Guyana.

TRANSPORT OF:- Lot numbered 2 (two) being a portion of Block lettered 'X', consisting of a parcel of land being described as 'A' being the back portion of Salisbury being part of Hansden and the whole of a parcel of land described as A being the back portion of Endeavour, situate on the Rright Bank of the Mahaica River, in the County of Demerara, in the Republic of Guyana, the said parcels of Land described as 'A' being shown on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 3rd day of December, 1946 and deposited in the Deeds Registry, Georgetown, Demerara on the 18th day of December, 1946, the said Block lettered 'X' containing an area of 15.49 (fifteen decimal four nine) acres being shown on a plan by J.E. Davis, Sworn Land Surveyor dated the 8th day of December, 1979 and deposited in the Deeds Registry aforesaid on the 5th day of May, 1979, the said lot numbered 2 (two) being shown on a plan by J. Elliot Davis, Sworn Land Surveyor dated the 7th day of January, 1982 and deposited in the Deeds Registry aforesaid on the 12th day of April, 1983, with the building and erections thereon.

TO:- SHELONICA SATRAM of Lot 228 'B' Cummings, Street, Bourda, Georgetown, Demerara, Guyana.

60. BY:- ANDREW BRAITHWAITE of Lot 333 Middle Walk, Buxton Village, East Coast Demerara, Guyana.

TRANSPORT OF:- Lot numbered 210 (two hundred and ten) being a part of Block numbered 4 (four) containing an area of 49.923 (forty-nine decimal nine two three) acres being a portion of Plantation La Reconnaissance now known as Plantation Annandale (East), in the La Reconnaissance - Mon Repos Village District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said Block numbered 4 (four) being shown and defined in orange lines on a plan by M.K. Ali, Sworn Land Surveyor dated the 17th day of May, 1973 and deposited in the Deeds Registry on the 22nd day of June, 1973, the said lot containing an area of 0.1102 (nought decimal one one nought two) of an acre as shown on Plan No. 24275 by Teekah Singh, Sworn Land Surveyor dated the 4th day of May, 1992 and deposited in the Deeds Registry on the 26th day of August, 2003, the said plan showing Lots 1-255 Inclusive, no building thereon and subject to the following terms and conditions namely:

(a) Only one building shall be erected on the said lot.

(b) The Transportee shall for the time being until the Lot herein comes under the administration of a Local Authority pay to the East Ville Housing Co-operative Society Limited (the Society) such sum of money as may be assessed by the Society in respect of the cost of:

(i) Construction, repair and maintenance of Roads and cleaning surrounding drains.

(v) Collection and disposal of refuse.

(vi) Providing Street lights.

(vii) Any other services which may be deemed necessary or beneficial to the Community as determined by the Committee of Management of the Society.

(c) Any structure which does not conform to the specifications of the Vendor and/or the Central Housing and Planning Authority shall be removed from the Lot and the Vendor shall be at liberty to dispose of such structure to defray the cost of such removal.

(d) The Transportee shall be responsible for the re-siting of any building and/or erections not being in conformity with the boundaries defined on the plan by Teekah Singh, Sworn Land Surveyor or with Acts and By-Laws of the Central Housing and Planning Authority and Public Health Department.

TO:- KEVON BENJAMIN of Lot 86 Eastville Housing Scheme, Annandale South, East Coast Demerara, Guyana.

61. BY:- CLIVE WALTERS and KAREN PLUCK also known as Karen Walters, both of Lot 1246 Section "A" Block "X" Great Diamond, East Bank Demerara.

TRANSPORT OF:- Lot numbered 1246 (one thousand two hundred and forty-six) Section 'A' being a portion of Block 'X' being a portion of Plantation Great Diamond, in the Golden Grove-Diamond Place Local Government District, situate on the East Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said Block 'X' containing an area of 678.3412 (six hundred and seventy-eight decimal three four one two) acres as shown, laid down and defined on a plan by M.E. Rafiek, Sworn Land Surveyor dated the 24th day of July, 1997 and deposited in the Deeds Registry on the 1st day of February, 1999, the said lot 1246 (one thousand two hundred and forty-six) containing an area of 0.1551 (nought decimal one five five one) of an acre as shown on Plan No. 28821 by T.P. Lilboy Benny, Sworn Land Surveyor dated the 10th day of April, 1999 and deposited in the Deeds Registry, Georgetown, Demerara on the 31st day of March, 2000, showing Lots 1 - 1384, Lot 1385A, Lot 1385B, Lots 1386-1399, Lots 1400A, 1400B and Lots 1401-1417, Section 'A' all being portions of Block 'X', with the building and erections thereon and subject to the following terms and conditions as more fully set out in full herein:-

(a) The lot shall be used for residential purposes only and shall not be sub-divided.

(b) Only one building shall be erected on the said lot.

(d) The building shall be constructed in accordance with plans submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing and Planning Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(f) The Transportee (s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- the said CLIVE WALTERS, KAREN PLUCK also known as Karen Walters, CLIVANND KENDRA WALTERS, KYMAYA JAVINCIA WALTERS, minor born on the 5th day of March, 2010 and KALIFA KAEJAH WALTERS, minor, born on the 14th day of January, 2013, all of Lot 1246 Section "A" Block "X", Great Diamond, East Bank Demerara, Guyana, jointly.

62. BY:- SHAIKH MOHAMED WAZIR YUSAF of Lot 704 Midland Avenue, Apt. 1375 Toronto, Ontario M1P3B7, Canada, represented herein by her duly constituted Attorney, Fazal Ahamad Barakat of Lot 6

Nandy Park, East Bank Demerara, Guyana, agreeably with Irrevocable Power of Attorney, executed on the 16th day of February, 2003, registered on the 5th day of October, 2010 - No. 6632 of 2010.

TRANSPORT OF:- Lot numbered 49 (forty-nine), Block 'BB' being a portion of Plantation Eccles, in the Eccles-Ramsburg Local Government District, situate on the East Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said Plantation Eccles being laid down and defined on a plan by James Hackett, Sworn Land Surveyor dated the 13th day of March, 1842 and deposited in the Deeds Registry, Georgetown on the 24th day of January, 1851, the said lot 49 (forty-nine) containing an area of 0.0981 (nought decimal nought nine eight one) of an acre being laid down and defined on a plan by R.N. Durbeej, Sworn Land Surveyor dated the 2nd day of August, 1995 and deposited in the Deeds Registry, on the 2nd day of October, 1996, showing **Firstly:** Block 'BB' and S**econdly:** Lots 1 to 131, Lots 133 to 384, Lot 'A' and Lot 'B', all being parts of the said Block 'BB', with the building and erections thereon and subject to the following terms and conditions:

(a) The lot shall be used for residential purposes only and shall not be sub-divided.

(b) Only one building shall be erected on the said lot.

(c) The building shall be constructed in accordance with the plan submitted to be approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing and Planning Authority and all additional and other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(d) The Allottee shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- FAZAL AHAMAD BARAKAT of Lot 6 Nandy Park, East Bank Demerara, Guyana.

63. BY:- AMINA KHATUN ALI and RAHIM ALI, both of Lot 17 Haarlem, West Coast Demerara and SHANEEZA ALI of Lot 3 Waterloo, Leguan, Essequibo, Guyana.

TRANSPORT OF:- South half of Lot numbered 17 (seventeen) part of the front lands of Haarlem, situate on west sea coast of the County of Demerara, in the Republic of Guyana, with the building and erections thereon, the said lot 17 (seventeen) being shown on a plan by E.A. Haynes, Sworn Land Surveyor dated the 24th day of September, 1907 and deposited in the Deeds Registry, Georgetown on the 19th day of November, 1907 and the said half lot containing an area of 0.1812 (nought decimal one eight one two) of an acre being shown on a plan by S.S.R. Insanally, Sworn Land Surveyor dated the 20th day of September, 1967 and recorded at the Department of Lands and Mines as Plan No. 12655.

TO:- AMINA KHATUN ALl and RAHIM ALI, both of Lot 17 Haarlem, West Coast Demerara, SHANEEZA ALI of Lot 3 Waterloo, Leguan, Essequibo, Guyana and FAMEEDA ALI of 5 Toulouse Street, Whitby, Ontario L1P-0J2, Canada, jointly.

64. BY:- SUBHAS CHANDAR also known as Subhas Chandra Jagasar of 34 Parashin Bay, Winnipeg, Mannitoba R2R 1A9 Canada, the Executor named in the Last Will and Testament of VICKRAM JAGASSAR CHANDAR also known as Vickram Jagessar Chandar, Vickram Chandra Jagasar and Vickram Chandar, deceased, Probate whereof was granted to him by The Queen's Bench, Winnipeg Centre on the 25th day of July, 2022 - No. PR 22-01-25860 and the Re-Sealed by the High Court of the Supreme Court of Judicature on the 16th day of February, 2023 – No. 1002-EST-DEM-HC-2022 being represented herein by his duly constituted Attorney, Pradeep Chandar of Plantation Ostend, Canal No. 1 Polder, West Bank Demerara, agreeably with Power of Attorney executed on the 13th day of October, 1997 and registered at the Deeds Registry on the 5th day of November, 1997 – No. 6086/1997.

TRANSPORT OF:- Sub-lot numbered 1 (one) being a portion of Block lettered "A" comprising lot lettered "A" and lot lettered "B" part of the South half of the East half of Ostend, Canal No. 1 Polder, in the Canals Polder Local Government District, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, as shown on a plan by William Cunningham, Sworn Land Surveyor dated the 14th day of December, 1911 and recorded at

the Department of Lands and Surveys, the said lots lettered "A" and "B" being shown on a plan of the South half of the East half of Ostend by S.S.M. Insanally, Sworn Land Surveyor dated the 19th day of January, 1940 and recorded at the Department of Lands and Surveys aforesaid on the 23rd day of January,1940 and No. 4317 and the said sub-lot numbered 1 containing an area of 7.36 (seven decimal three six) acres being shown on a plan by Gregory Samaroo, Sworn Land Surveyor dated the 2nd day of April, 2012 and deposited in the Deeds Registry on the 18th day of May, 2012, no building thereon, with the right to use the bridge belonging to Clarice Irene Bynoe stretching across the said No. 1 Canal from Ostend to the Public Road and subject to the owner's obligation to contribute equally with the owners of South half of the East half of the said Plantation towards the repairs thereof.

TO:- the said PRADEEP CHANDAR of Plantation Ostend, Canal No. 1 Polder, West Bank Demerara.

65. BY:- SUBHAS CHANDAR also known as Subhas Chandra Jagasar of 34 Parashin Bay, Winnipeg, Mannitoba R2R 1A9, Canada, the executor named in the Last Will and Testament of VICKRAM JAGASSAR CHANDAR also known as Vickram Jagessar Chandar, Vickram Chandra Jagasar and Vickram Chandar, deceased, Probate whereof was granted to him by The Queen's Bench, Winnipeg Centre on the 25th day of July, 2022 - No. PR 22-01-25860 and Re-Sealed by the High Court of Supreme Court of Judicature on the 16th day of February, 2023 – No. 1002-EST-DEM-HC-2022 being represented herein by his duly constituted Attorney, Pradeep Chandar of Plantation Ostend, Canal No. 1 Polder, West Bank Demerara, agreeably with Power of Attorney executed on the 13th day of October, 1997 and registered at the Deeds Registry on the 5th day of November, 1997 - No 6086/1997.

TRANSPORT OF:- Sub-lots J21 (J twenty-one), J22 (J twenty-two), J23 (J twenty-three) and J24 (J twenty-four) being a portion of lot lettered J being part of the North half of Plantation Ostend, Canal No. 1 Polder, in the Canals Polder District, situate on the West Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said Plantation being laid down and defined on a plan by William Cunningham, Sworn Land Surveyor dated the 14th day of December, 1911 and recorded at the Department of Lands and Mines, the said lot hereby transported and being laid down and defined on a plan by D.O. Leila, Sworn Land Surveyor dated the 8th day of April, 1952 and deposited in the Deeds Registry on the 1st day of December, 1953, save and except two strips of land running across the said lot shown coloured pink on plans by D.O. Leila, Sworn Land Surveyor dated the 9th day of April, 1943 and the 22nd day of October, 1943 and deposited in the Deeds Registry on the 27th day of May, 1943 and the 17th day of March, 1944, respectively, vested in the Drainage and Irrigation Board, the said sub-lots J21, J22, J23 and J24, containing an area of 2.367 (two decimal three six seven) acres, 1.427 (one decimal four two seven) acres, 1.163 (one decimal one six three) acres and 0.251 (nought decimal two five one) of an acre respectively, as shown and laid down on a plan by T.P. Lilboy Benny, Sworn Land Surveyor dated the 13th day of April, 1998 and deposited in the Deeds Registry on the 24th day of September, 1998, no building thereon.

TO:- the said PRADEEP CHANDAR of Plantation Ostend, Canal No. 1 Polder, West Bank Demerara.

66. BY:- THE GOVERNMENT OF GUYANA, represented by the Minister of Business, pursuant to Order No. 12 of 2017, made under the Public Corporations Act, 1988 (No. 21 of 1988) (Cap 19:05) now the Ministry of Tourism, Industry and Commerce with its registered office situate at Lot 229 South Road, Lacytown, Georgetown, Demerara, Guyana.

LEASE OF: **FIRSTLY:-** A Lease for the term of 99 (ninety-nine) years commencing from the date of execution hereof in respect of Lot 1 (one) being portion of Block 'X' consisting of Lots 1-37 being portion of Area 'H' containing an area of 53.655 (fifty-three decimal six five five) acres being portion of Plantation Coldingen now known as Plantation Non Pariel West, in the Foulis-Buxton Local Government District, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said Area 'H' being shown on a plan by David H.E. Howard, Sworn Land Surveyor dated the 19th day of January, 1973 and deposited in the Deeds Registry, Georgetown on the 14th day of June, 1973, the said Lot 1 containing an area of 0.5228 (nought decimal five two two eight) of

an acre being shown on a plan by J. Ramnauth, Sworn Land Surveyor dated the 17th day of August, 1994 and deposited in the Deeds Registry, Georgetown on the 13th day of January, 1995.

SECONDLY:- No building and erections thereon.

TO:- SHIVASRAM ITWARU of Lot 38 Virginia Village, Cane Grove, East Coast Demerara, Guyana.

67. BY:- THE GOVERNMENT OF GUYANA, represented by the Minister of Business, pursuant to Order No. 12 of 2017, made under the Public Corporations Act, 1988 (No. 21 of 1988) (Cap 19:05) now the Ministry of Tourism, Industry and Commerce with its registered office situate at Lot 229 South Road, Lacytown, Georgetown, Demerara, Guyana.

LEASE OF: **FIRSTLY:-** A Lease for the term of 99 (ninety-nine) years commencing from the date of execution hereof in respect of Lot 2 (two) being portion of Block 'X' consisting of Lots 1-37 being portion of Area 'H' containing an area of 53.655 (fifty-three decimal six five five) acres being portion of Plantation Coldingen now known as Plantation Non Pariel West, in the Foulis-Buxton Local Government District, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said Area 'H' being shown on a plan by David H.E. Howard, Sworn Land Surveyor dated the 19th day of January, 1973 and deposited in the Deeds Registry, Georgetown on the 14th day of June, 1973, the said Lot 2 containing an area of 0.5228 (nought decimal five two two eight) of an acre being shown on a plan by J. Ramnauth, Sworn Land Surveyor dated the 17th day of August, 1994 and deposited in the Deeds Registry, Georgetown on the 13th day of January, 1995.

SECONDLY:- No building and erections thereon.

TO:- SHIVASRAM ITWARU of Lot 38 Virginia Village, Cane Grove, East Coast Demerara, Guyana.

68. BY:- STEPHAN STRACHAN ROSS of Lot 139 Crown Street, Queenstown, Georgetown, Guyana.

TRANSFER OF LEASE: **FIRSTLY:-** All the rights, title and interest of the Transferor in and to the remainder of the unexpired term of a Lease for the term of 999 (nine hundred and ninety-nine) years executed on and commencing from the 14th day of September, 1953, No. 134, in respect of sub-lot 'A' being the northern portion of lot numbered 139 (one hundred and thirty-nine) Crown Street, in Queenstown District, in the City of Georgetown, in the County of Demerara and Colony of British Guiana now the Republic of Guyana, the said sub-lot A containing an area of 0.0584 (nought decimal nought five eight four) of an acre as shown, laid down and defined bordered in red on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 24th day of August, 1953 and deposited in the Deeds Registry on the 26th day of August, 1953, with a right of way over and across a strip of land measuring 4' (four) feet in width running along and within the eastern boundary of the southern portion of the said West half of lot numbered 139 (one hundred and thirty-nine) Crown Street, Queenstown, Georgetown, the said strip of land being shown coloured yellow and marked "Right-of-Way" on the aforesaid plan.

SECONDLY:- The building and erections thereon.

TO:- STEPHAN STRACHAN ROSS and GOULDA ALVIA ROSS of Lot 139 Crown Street, Queenstown, Georgetown, Guyana, jointly.

69. BY:- THE REGISTRAR OF DEEDS OF GUYANA, acting herein pursuant to an Order of the High Court of the Supreme Court of Judicature dated the 8th day of November, 2021 and made in Application No. 2019-HC-DEM-CIV-SOC-70.

TRANSPORT OF:- Lot numbered 256 (two hundred and fifty-six) being portions of Tract 'A' being portion of Good Hope, South of the Railway Embankment, within the Mahaica/Unity Neighbourhood Democratic Council, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said lot numbered 256 (two hundred and fifty-six), containing an area of 0.1148 (nought decimal one one four eight) of an acre as shown on Plan No. 26068 by S. Seodat, Sworn Land Surveyor dated the 4th day of February, 1996 and deposited in the Deeds Registry, Georgetown, Demerara on the 9th day of September, 1999, with the building and erections thereon and subject to the following terms and conditions as more fully set out herein:

a. The lot shall be used for residential purposes only and shall not be sub-divided.

b. Only one building shall be erected on the said lot.

c. The building shall be constructed in accordance with plan submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing and Planning Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

d. The Transportee (s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- YOGITA SANICHAR of Lot 256 Good Hope, Phase 1, East Coast Demerara, Guyana.

70. BY:- MOKESH DABY and KEVIN DABY, both of Lot 92 Duke Street, Kingston, Georgetown.

TRANSPORT OF:- Lot numbered 44 (forty-four) being a portion of Area "D" known as "Oleander Gardens", Industry, in the Plaisance-Industry Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said lot numbered 44 (forty-four) containing an area of 0.260 (nought decimal two six nought) of an acre being laid down and defined on a plan by I. Sheer Mohamed, Sworn Land Surveyor dated the 19th day of May, 1959 and deposited in the Deeds Registry, Georgetown on the 29th day of January, 1960, with the building and erections thereon, together with an undivided sixty-fifth part or share of Land in all the Roads, drains and reserves shown on the aforesaid plan and subject to the following easements, right, benefits, stipulations and obligations with intent that the same shall as far as practicable run with and be binding upon Industry and Ogle, (hereinafter referred to as "the Estate") and the property and every part thereof into whosesoever hand the same may come namely:

a. The lot shall be used for residential purposes only.

b. No cattle, pigs, donkeys, mules, sheep or horses shall be kept on the lot and no stable, pig sty, cow pen or byre shall be erected thereon.

c. No shop, trade, industry or business whatsoever shall be erected on the lot and no advertisements shall be erected or exhibited thereon.

d. The lot shall not at any time be divided or sold except as a whole lot.

e. The proprietor or proprietors of the lot shall install a suitable house water storage tank and pipes for the extension from his house to the main water supply line in the area but the proprietor or proprietors for the time being of the Estate (hereinafter referred to as "the Estates Proprietors") shall not be under any obligation whatsoever to supply water or by means of the said supply line or otherwise be liable in the event of failure of such water supply.

f. The proprietor or proprietors of the lot undertake (s) to join an Association of the other lot owners in 'Oleander Gardens' to be formed for the purpose of maintaining within 'Oleander Gardens:-

(a) The Roads.

(b) The water supply main pipes.

(c) The internal drainage of the area and of supplying the following services:-

(i) The collection and disposal of refuse.
(ii) Keeping the parapets clean and tree from long grass.

(iii) The planting of flowering shrubs whatever desirable and the upkeep of the Oleander tree planted by the Estates proprietor and to pay to the Association his proportionate cost of such maintenance and services.

g. The Guyana Electricity Corporation and their successors and assigns shall have the right to erect and maintain on 'Oleander Gardens', post or standards for the support of electrical wires and a right of access

at all reasonable times to the said post and wires whenever necessary for the purpose of inspecting, renewing, replacing and repairing the same.

TO:- DM SALES AND INVESTMENT COMPANY LIMITED, a Company incorporated in Guyana under the Companies Act, Chapter 89:01, whose registered office is situate at Lot 92 Duke Street, Kingston, Georgetown.

71. BY:- MOKESH DABY and ROSALYN DABY, both of Lot 92 Duke Street, Kingston, Georgetown.

TRANSPORT OF:- Lot numbered 43 (forty-three) being a portion of Area "D" known as "Oleander Gardens", Industry, in the Plaisance-Industry Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said lot numbered 43 (forty-three) containing an area of 0.240 (nought decimal two four nought) of an acre being laid down and defined on a plan by I. Sheer Mohamed, Sworn Land Surveyor dated the 19th day of May, 1959 and deposited in the Deeds Registry, Georgetown on the 29th day of January, 1960, with the building and erections thereon, together with an undivided sixty-fifth part or share of and in all the Roads, drains and reserves shown on the aforesaid plan and subject to the following easements, right, benefits, stipulations and obligations with intent that the same shall as far as practicable run with and be binding upon Industry and Ogle, (hereinafter referred to as "the Estate") and the property and every part thereof into whosesoever hand the same may come namely:

a. The lot shall be used for residential purposes only.

b. No cattle, pigs, donkeys, mules, sheep or horses shall be kept on the lot and no stable, pig sty, cow pen or byre shall be erected thereon.

c. No shop, trade, industry or business whatsoever shall be erected on the lot and no advertisements shall be erected or exhibited thereon.

d. The lot shall not at any time be divided or sold except as a whole lot.

e. The proprietor or proprietors of the lot shall install a suitable house water storage tank and pipes for the extension from his house to the main water supply line in the area but the proprietor or proprietors for the time being of the Estate (hereinafter referred to as "the Estates Proprietors") shall not be under any obligation whatsoever to supply water or by means of the said supply line or otherwise be liable in the event of failure of such water supply.

f. The proprietor or proprietors of the lot undertake (s) to join an Association of the other lot owners in 'Oleander Gardens' to be formed for the purpose of maintaining within 'Oleander Gardens:

(a) The Roads.

(b) The water supply main pipes.

(c) The internal drainage of the area and of supplying the following services:-

(i) The collection and disposal of refuse.

(ii) Keeping the parapets clean and tree from long grass.

(iii) The planting of flowering shrubs whatever desirable and the upkeep of the Oleander tree planted by the Estates proprietor and to pay to the Association his proportionate cost of such maintenance and services.

g. The Guyana Electricity Corporation and their successors and assigns shall have the right to erect and maintain on 'Oleander Gardens', post or standards for the support of electrical wires and a right of access at all reasonable times to the said post and wires whenever necessary for the purpose of inspecting, renewing, replacing and repairing the same.

TO:- DM SALES AND INVESTMENT COMPANY LIMITED, a Company incorporated in Guyana under the Companies Act, Chapter 89:01, whose registered office is situate at Lot 92 Duke Street, Kingston, Georgetown.

72. BY:- NELIA GOMES of Lot 92 (2nd) Second Phase, Kwakwani Housing Scheme, Kwakwani Berbice River, represented herein by her duly constituted Attorney, Ron Gomes of Lot 474 Diamond

Housing Scheme, East Bank Demerara, agreeably with Limited Power of Attorney executed on and registered at the Deeds Registry, Georgetown, Demerara on the 11th day of August, 2017, No. 5228/2017.

A SECOND MORTGAGE ON:- Sub-lot lettered "AA" being a portion of lot 16 C (sixteen C), Hadfield Street, North half, North Section Lodge, situate in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said sub-lot containing an area of 0.0701 (nought decimal nought seven nought one) of an acre being shown on a plan by Gregory Samaroo, Sworn Land Surveyor dated the 11th day of November, 2002 and recorded at the Department of Lands and Surveys as Plan No. 33133 on the 26th day of November, 2002 and deposited in the Deeds Registry, Georgetown on the 7th day of September, 2004 and on the building and erections thereon and on all other buildings and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagor.

TO:- REPUBLIC BANK (GUYANA) LIMITED, a company incorporated in Guyana under the provisions of the Companies Act, Chapter 89:01 and duly continued under Act, 1991, whose registered office is situate at Lots 155-156 New Market Street, North Cummingsburg, Georgetown, Demerara.

73. BY:- ISHMAEL D'ORNELLAS and ANN D'ORNELLAS, both of Lot 136 Section 'B', Block 'X' Diamond Housing Scheme, East Bank Demerara, Guyana.

A FOURTH MORTGAGE ON:- Lot numbered 136 (one hundred and thirty-six) Section 'B' being a portion of Block 'X' being portion of Great Diamond, situate on the East Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said Block 'X' containing an area of 678.3412 (six hundred and seventy-eight decimal three four one two) acres as shown on a plan by M.E. Rafiek, Sworn Land Surveyor dated the 14th day of July, 1996 and deposited in the Deeds Registry, Georgetown on the 18th day of June, 1999, the said lot numbered 136 (one hundred and thirty-six) containing an area of 0.0918 (nought decimal nought nine one eight) of an acre as shown on Plan No. 28919 by T.P. Lilboy Benny, Sworn Land Surveyor dated the 25th day of May, 1999 and deposited in the Deeds Registry, Georgetown, Demerara on the 31st day of March, 2000 and on the building and erections thereon and on all future buildings and erections which may hereafter be constructed or erected thereon, during the existence of this mortgage, the property of the mortgagor and subject to the terms and conditions as more fully set out in full in Transport No. 1021 dated the 11th day of April, 2003.

TO:- THE NEW BUILDING SOCIETY LIMITED, a body Corporate incorporated in Guyana under the provisions of the New Building Society Act, Chapter 36:21, whose registered office is situate at Lot 1 North Road and Avenue of the Republic, Georgetown, Demerara.

74. BY:- VIDOUTIE PERMANAND also known as Vidoutie Parmanand of 320 Freshwater Court, Orlando, Florida 32825-4871, United States of America and also of Lot M La Union, West Coast Demerara, represented herein by her duly constituted Attorney, Devanand Permanand of Lot M La Union, West Coast Demerara, agreeably with Power of Attorney executed and registered at the Deeds Registry, Georgetown on the 25th day of October, 2022 - No. 5953/2022.

A FIRST MORTGAGE ON:- Sub-lot lettered 'a' part of sub-lot lettered 'k' of lot lettered 'C', part of Plantation Union, situate on the west sea coast of the County of Demerara, in the Republic of Guyana, the said lot lettered 'C' being laid down and defined on a plan of Plantation Nouvelle Flanders and La Union made by James T. Seymour, Sworn Land Surveyor dated the 13th day of March, 1915 and deposited in the Deeds Registry on the 3rd day of July, 1933, the said sub-lot lettered 'k' being shown and defined on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 17th day of February, 1947 and deposited in the Deeds Registry on the 25th day of March, 1947, the said sub-lot lettered 'a' being shown, laid down and defined on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 2nd day of December, 1954 and deposited in the Deeds Registry on the 5th day of April, 1955 and on the building thereon and on all other buildings and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagor, with the right of drainage through Plantation Vreed-en-Hoop.

TO:- THE NEW BUILDING SOCIETY LIMITED, a body incorporated in Guyana under the provisions of the New Building Society Act, Chapter 36:21, whose registered office is situate at Lot 1 North Road and Avenue of the Republic, Georgetown, Demerara.

75. BY:- ALICIA MARCIA GILKES of Lot 51 Princess Street, Wortmanville, Georgetown, Guyana.

A FIRST MORTGAGE ON:- Lot numbered 1395 (one thousand three hundred and ninety-five) being a portion of lot numbered 1099 (one thousand and ninety-nine) being parts of Block 'Y' Section 'C' Plantation Golden Grove, in the Golden Grove/ Diamond Place Neighbourhood Democratic Council, situate on the East Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.0771 (nought decimal nought seven seven one) of an acre as shown on Plan No. 45736 by G. Samaroo, Sworn Land Surveyor dated the 11th day of June, 2009 and deposited in the Deeds Registry, Georgetown on the 22nd day of October, 2009 and on the building and erections thereon and on all future buildings and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagor and subject to the terms and conditions as more fully set out in full in Transport No. 7 dated the 4th day of January, 2021.

TO:- THE NEW BUILDING SOCIETY LIMITED, a body Corporate incorporated in Guyana under the provisions of the New Building Society Act, Chapter 36:21, whose registered office is situate at Lot 1 North Road and Avenue of the Republic, Georgetown, Demerara.

76. BY:- SEANETTE HERMANSTEIN, formerly Seanette Higgins, teacher of Lot 62 Section C, Block Y, Golden Grove, East Bank Demerara, Guyana.

A FIRST MORTGAGE ON:- Lot numbered 62 (sixty - two) Section 'C' being a portion of Block 'Y' being a portion of Golden Grove, situate on the East Bank of the Demerara River, in the County of Demerara, Republic of Guyana, the said Block Y, containing an area of 819.8958 (eight hundred and nineteen decimal eight nine five eight) acres as shown on a plan by M.E. Rafiek, Sworn Land Surveyor dated the 24th day of July, 1997 and deposited in the Deeds Registry on the 1st day of February, 1999, the said lot 62 (sixty-two) containing an area of 0.0862 (nought decimal nought eight six two) of an acre as shown on Plan No. 28849 by T.P. Lilboy Benny, Sworn Land Surveyor dated the 10th day of April, 1999 and deposited in the Deeds Registry, Georgetown, Demerara on the 31st day of March, 2000 and on the building and erections thereon and on all future buildings and erections which may hereafter be situate thereon during the existence of this mortgage, the property of the mortgagor and subject to the terms and conditions as more fully set out in full in Transport No. 2812 of 2002, (Demerara).

TO:- CITIZENS BANK GUYANA INC., a company incorporated under the provisions of the Companies Act, Chapter 89:01, Laws of Guyana and continued under the provisions of the Companies Act, No. 29 of 1991, Laws of Guyana, whose registered office is situate at Lots 231 - 233 Camp Street and South Road, Lacytown, Georgetown, Demerara, Guyana.

77. BY:- RAJENDRA SOOKLALL, pump operator and SANDROUTTIE SOOKLALL, housewife, both of Lot 21 Temple Street, Ogle, East Coast Demerara.

A SECOND MORTGAGE ON:- Sub-lot 21 A (twenty-one A) being a portion of lot numbered 21 (twenty-one) Temple Street being a portion of Area "CC", part of Ogle, in the Industry-Plaisance Local Government District, situate on the East Coast of the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.196 (nought decimal one nine six) of an acre as shown on a plan by I. Sheer Mohamed, Sworn Land Surveyor dated the 16th day of November, 1959 and deposited in the Deeds Registry, Georgetown on the 22nd day of April, 1960, together with an undivided twenty-second part or share of and in the Roads and reserves as shown on the aforesaid plan and subject to the same easements, rights, benefits, stipulations and obligations as fully set out in the Transport, in respect of lot numbered 20 (twenty), part of the said Area "CC", passed to Dindial on the 15th day of June, 1960 - No. 1066, the said lot containing an area of 0.196 (nought decimal one nine six) of an acre being resurveyed by K.P. Sukhdeo, Sworn Land Surveyor dated the 14th day of May, 2012 and recorded at the Guyana Lands and Surveys Commission on the

18th day of May, 2012 as Plan No. 52929 and deposited in the Deeds Registry, Georgetown on the 11th day of March, 2014, the said sub-lot 21 A (twenty-one A) containing an area of 0.098 (nought decimal nought nine eight) of an acre being shown on a plan by Dinesh D. Sukhai, Sworn Land Surveyor dated the 21st day of June, 2021 and recorded at the Guyana Lands and Surveys Commission on the 1st day of July, 2021 as Plan No. 77641 and deposited in the Deeds Registry, Georgetown on the 23rd day of July, 2021 and on the building and erections thereon and on all other buildings and erections which may hereafter be situate thereon during the existence of this mortgage, the property of the mortgagors.

TO:- THE NEW BUILDING SOCIETY LIMITED, a statutory body corporate in Guyana established pursuant to the provisions of the New Building Society Act, Chapter 36:21, whose registered office is situate at Lot 1 North Road and Avenue of the Republic, Georgetown, Demerara.

78. BY:- DANNET BORJA BATISTA of Lot 48 Norton Street, Lodge, Georgetown.

A SECOND MORTGAGE ON:- Sub-lot lettered 'A' being part of the West half of lot numbered 48 (forty-eight) South Section Lodge, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said lot being shown on a plan by James T. Seymour, Sworn Land Surveyor dated the 3rd day of November, 1928 and deposited in the Deeds Registry, Georgetown on the 28th day of May, 1929, the said sub-lot 'A' containing an area of 0.080225 (nought decimal nought eight nought two two five) of an acre being shown bordered in red on a plan by S.S.R. Insanally, Sworn Land Surveyor dated the 16th day of February, 1972 and deposited in the Deeds Registry, aforesaid on the 22nd day of February, 1972 and on the building and erections thereon and on all other buildings and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagor.

TO:- REPUBLIC BANK (GUYANA) LIMITED, a company incorporated in Guyana under the provisions of the Companies Act, Chapter 89:01 and duly continued under Act, 1991, whose registered office is situate at Lots 155-156 New Market Street, North Cummingsburg, Georgetown, Demerara.

79. BY:- TIMOTHY BISRAM and SHAMAINE NICOLA BISRAM, both of Lot 344 Craig Village, East Bank Demerara, Guyana.

A FIRST MORTGAGE ON:- Lot numbered 1048 (one thousand and forty-eight) Section 'C' being a portion of Block 'Y' being a portion of Golden Grove, in the Golden Grove/Diamond Place Neighbourhood Democratic Council, situate on the East Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said Block 'Y', containing an area of 819.8958 (eight hundred and nineteen decimal eight nine five eight) acres as shown on a plan by M.E. Rafiek, Sworn Land Surveyor dated the 24th day of July, 1997 and deposited in the Deeds Registry on the 1st day of February, 1999, the said lot containing an area of 0.0749 (nought decimal nought seven four nine) of an acre as shown on Plan No. 28849 by T.P. Lilboy Benny, Sworn Land Surveyor dated the 10th day of April, 1999 and deposited in the Deeds Registry, Georgetown, Demerara on the 31st day of March, 2000 and on the building and erections thereon and on all future buildings and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagors and subject to the terms and conditions as more fully described in Transport No. 17 dated the 9th day of January, 2017.

TO:- THE NEW BUILDING SOCIETY LIMITED, a body Corporate incorporated in Guyana under the provisions of the New Building Society Act, Chapter 36:21, whose registered office is situate at Lot 1 North Road and Avenue of the Republic, Georgetown, Demerara.

80. BY:- AUNDREA CAMBRIDGE also known as Aundrea Vaughn Calvert Cambridge and MARCIA CAMBRIDGE, both of Lot 903 Section 'A' Block X, Diamond, East Bank Demerara.

A FOURTH MORTGAGE ON: **FIRSTLY:-** Lot numbered 903 (nine hundred and three) Section 'A' being a portion of Block 'X' being a portion of Plantation Great Diamond, situate on the East Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said Block X, containing an area of 678.3412 (six hundred and seventy-eight

decimal three four one two) acres as shown, laid down and defined on a plan by M.E. Rafiek, Sworn Land Surveyor dated the 24th day of July, 1997 and deposited in the Deeds Registry on the 1st day of February, 1999, the said lot 903 (nine hundred and three) containing an area of 0.1566 (nought decimal one five six six) acres as shown on Plan No. 28821 by T.P. Lilboy Benny, Sworn Land Surveyor dated 10th day of April, 1999 and deposited in this Deeds Registry, Georgetown, Demerara on the 31st day of March, 2000 and on the building and erections which may hereafter be situate thereon during the existence of this mortgage, the property of the mortgagors or either of them and subject to the following terms and conditions as more fully described in Transport No. 964/2005.

SECONDLY:- All and singular the fixtures and fittings which are at present or may hereafter be situate on the **firstly** above described property during the existence of this mortgage, the property of the mortgagors or either of them.

TO:- THE BANK OF NOVA SCOTIA, a company incorporated in the Dominion of Canada and registered under the provisions of the Companies Act, 1991, with offices at Lot 104 Carmichael Street, Georgetown, Demerara, Guyana.

81. BY:- SAROJANIE DEVI RAMBARAN of Lot 110, Block 1 Plantation Goedverwagting, East Coast Demerara, Guyana, individually, KARAN KOOMAR JAICHAND of Lot 248 Section L Blygezight, Campbellville, Georgetown, Demerara, Guyana, represented herein by his duly constituted Attorney, Sarojanie Devi Rambaran of Lot 110 Block 1 Plantation Goedverwagting, East Coast Demerara, Guyana, agreeably with Power of Attorney duly executed on the 7th day of April, 2022 and registered at the Deeds Registry on the 20th day of May, 2022 as No. 2750/2022, HEMA DAVI SINGH also known as Hema Devi Singh of 952 Rock Harbor Avenue, Orlando, Florida 32828, United States of America, represented herein by her duly constituted Attorney, Sarojanie Devi Rambaran of Lot 110 Block 1 Plantation Goedverwagting, East Coast Demerara, Guyana, agreeably with Power of Attorney duly executed on the 21st day of March, 2022 and the 7th day of April, 2022 and registered at the Deeds Registry on the 7th day of July, 2022 as numbered 3724/2022, KHAMINI RAMRATTAN of 24-91 Ridgemoor Drive, Orlando, Florida 32828, United States of America, represented herein by her duly constituted Attorney, Sarojanie Devi Rambaran of Lot 110 Block 1 Plantation Goedverwagting, East Coast Demerara, Guyana, agreeably with Power of Attorney duly executed on the 13th day of October, 2022 and registered at the Deeds Registry on the 24th day of November, 2022 as No. 6687/2022.

TRANSPORT OF:- Lot numbered 248 (two hundred and forty- eight) Section L being part of Campbellville, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said lot being shown on the plan by L.I. Yansen, Sworn Land Surveyor dated the 4th day of January, 1954 and deposited in the Deeds Registry, Georgetown on the 7th day of April, 1954, the said tract of land being shown, described and marked “A” on a plan by R. Jagernauth, Sworn Land Surveyor dated the 3rd day of May, 1951, with the building and erections thereon and together with the right only to use the said lot for residential purposes.

TO:- GIRISH GUPTA RAMBARAN and ANDREA KISSOON, both of Lot 248 Section L Campbellville, Georgetown, Guyana, jointly.

82. BY:- ROSE REGO also known as Hamidhan Hoosein and SELINA FAZILETTE BAKSH-TILAKHDIN, both of Lot 16 Ixora Avenue, ‘AA’ Eccles, East Bank Demerara, represented herein by their duly constituted Attorney, Shaik Baksh of Lot 16 AA Ixora Avenue, ‘AA’ Eccles, East Bank Demerara, agreeably with Powers of Attorney executed on the 1st day of November, 2019 and registered at the Deeds Registry on the 5th day of November, 2019 - No. 7546/2019 and 7547/2019, respectively.

TRANSPORT OF:- Lot RR3 (RR three) being a portion of Block CC and being a portion of Eccles, in the Eccles-Ramsburg Local Government District, situate on the East Bank of Demerara, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.102 (nought decimal one nought two) of an acre, as shown on Plan No. 38515 by S.S. Sukhai, Sworn Land Surveyor dated the 12th day of December, 2005 and deposited in the Deeds

Registry, Georgetown, Demerara on the 24th day of July, 2006, with the building and erections thereon and subject to the following terms and conditions as more fully set out in full herein:

(a) The lot shall be used for residential purposes only and shall not be sub-divided.

(b) Only one building shall be erected on the said lot.

(c) The building shall be constructed in accordance with plan submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing and Planning Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(d) The Transportee(s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- ROHAN PERSAUD of Lot 195 Anaida Avenue, Eccles, East Bank Demerara.

83. BY:- MARIOIE SEWNANON also known as Marioli of 2915 Fulton Street, Brooklyn, New York, United States of America, 11207 and temporarily sojourning at Lot 2X Anna Catherina, West Coast Demerara, Guyana, in her capacity as the Administratrix of the Estate of JAMES SEWNANON, also known as Sewnanon, deceased, Letters of Administration whereof were granted to her by the High Court of the Supreme Court of Judicature of Guyana on the 30th day of June, 2022, No. 2022- HC-DEM-EST-270, represented herein by her duly constituted Attorney, Hematt Sewnanon of Lot 2x Anna Catherina, West Coast Demerara, agreeably with Power of Attorney dated the 8th day of February, 2023 and registered at the Deeds Registry, Georgetown on the 9th day of February, 2023 – No. 910/2023.

TRANSPORT OF:- Lot x2 (x two) being a portion of Block "X" of the Frontlands of Plantation Anna Catherina, in the Cornelia Ida-Stewartville Local Government District, situate on the West Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.084 (nought decimal nought eight four) of an acre, as shown and defined on Plan No. 28179 by O. Singh, Sworn Land Surveyor dated the 20th day of July, 1998 and deposited in the Deeds Registry, Georgetown, Demerara on the 1st day of October, 2002, showing Lots x1 to x65 being portions of Block "X", part of the North West Section of the Frontlands, with the building and erections thereon and subject to the following terms and conditions as more fully set out in full herein:

(a) The lot shall be used for residential purposes only and shall not be sub-divided.

(b) Only one building shall be erected on the said lot.

(c) The building shall be constructed in accordance with plan submitted to and approved by the Neighbourhood Democratic Council "(NDC)", or other competent Local Authority and the Central Housing and Planning Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(d) The Transportee(s) shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- MARIOIE SEWNANON also known as Marioli of 2915 Fulton Street, Brooklyn, New York, United States of America, 11207 and temporarily sojourning at Lot 2X Anna Catherina, West Coast Demerara, Guyana and HEMATT SEWNANON of 133-17 13th Place, South Ozone Park, New York 11420, United States of America and temporarily sojourning at Lot 2X Anna Catherina, West Coast Demerara, Guyana, jointly.

84. BY:- NAEEM HALLIM of Lot 1 Strathavon Cane Grove, East Coast Demerara.

TRANSPORT OF:- Lot numbered 1 (one) being a portion of South half of Strathavon now called North half of Bagatelle, a section of La Bonne Mere, situate on the Left Bank of the Mahaica River, Guyana and containing an area of 0.195 (nought decimal one nine five) of an acre, the said Lot numbered 1 (one) being shown and defined on Guyana Lands and Surveys Commission Plan No. 5936 by R. Manson-Hing, Government Surveyor dated the 10th day of

September, 1951 and deposited in the Deeds Registry, Georgetown on the 31st day of August, 1954, with the building and erections thereon and subject to the following terms and conditions namely:

(1) The lot shall be used for residential purposes only and shall not be sub-divided.

(2) Only one building shall be erected on the said lot.

(3) The building shall be construed in accordance with plan submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

TO:- JAIKARRAN UMED and HAMWATTIE UMED, both of Veterans Drive, Brampton, Ont. LZA 327, Ontario, Canada, jointly.

85. BY:- SYDNEY WALTERS of Lot 258 Cedar Court West, Lamaha Gardens, in his capacity as the Executor of the Estate of EMILY S. WALTERS also known as Salome Walters, deceased, Letters of Administration with Will annexed whereof were granted to him by the High Court of the Supreme Court of Judicature of Guyana on the 11th day of November, 2020, No. 2020-HC-DEM-EST-335.

TRANSPORT OF:- East half of Lot numbered 103 (one hundred and three) Da Silva Street, Newtown, Kitty, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said lot being laid down and defined on a plan by James Tudor Seymour, Sworn Land Surveyor dated the 30th day of March, 1912 and deposited in the Deeds Registry, Georgetown on the 20th day of January, 1913, with the building and erections thereon and subject to a Lease for the term of 999 (nine hundred and ninety-nine) years in respect of sub-lot "B" being part of the herein described property executed in favour of Sharlene Bobb on the 24th day of May, 2006, No. 44.

TO:- HENRY VINCENT WALTERS also known as Henry Vincent Fitzherbert Walters of Lot 49 Stonebridge Way, Savannah, Grand Cayman Islands and HAZEL AGATHA ANTHONY of 243-02 134th Avenue, Rosedale, New York 11422, United States of America, in equal shares.

86. BY:- ROHAN PERSAUD of Lot 195 Anaida Avenue, Eccles, East Bank Demerara, Guyana.

A FIRST MORTGAGE ON:- Lot RR 3 (RR three) being a portion of Block CC being a portion of Eccles, in the Eccles-Ramsburg Local Government District, situate on the East Bank of Demerara, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.102 (nought decimal one nought two) of an acre, as shown on Plan No. 38515 by S.S. Sukhai, Sworn Land Surveyor dated the 12th day of December, 2005 and deposited in the Deeds Registry, Georgetown on the 24th day of July, 2006, and on the building and erections thereon and on all future buildings and erections which may hereafter be situate thereon during the existence of this mortgage, the property of the mortgagor and subject to the following terms and conditions as more fully set out in full herein:

a. The lot shall be used for residential purposes only and shall not be sub-divided.

b. Only one building shall be erected on the said lot.

c. The building shall be constructed in accordance with a plan submitted to and approved by the Neighbourhood Democratic Council (NDC) or other competent Local Authority and the Central Housing and Planning Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

d. The Transportee shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said lot and shall keep all parapets and reserves unencumbered.

TO:- PRAKASH PERSAUD of Lot 94 New Road, Vreed-en-Hoop, West Coast Demerara and also of 8820 209th Street, Queens Village, New York 11427, United States of America and SAHADEO PERSAUD of Lot 94 New Road, Vreed-en-Hoop, West Coast Demerara and also of 9225 218th Place, Queens Village, New York 11428, United States of America.

87. BY:- DORIS PERSRAM of Lot 24 Belvoir Court, Bel Air, Guyana, represented herein by her duly constituted Attorney, KAREN PERSRAM of Lot 24

Belvoir Court, Bel Air, Guyana, agreeably with Power of Attorney executed on the 30th day of January, 2015 and registered at the Deeds Registry, Georgetown on the 9th day of February, 2015 – No. 888 of 2015.

TRANSPORT OF:- Lot numbered 23 (twenty-three) Area "C", known as "Belvoir Court" being a portion of Bel Air, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said Area "C" being laid down and defined on a plan by R.A. Wilkins, Sworn Land Surveyor dated the 2nd day of September, 1957 and deposited in the Deeds Registry, Georgetown on the 19th day of June, 1958 and the said lot being laid down and defined on a plan by J. Phang, Sworn Land Surveyor dated the 19th day of February, 1960 and deposited in the Deeds Registry aforesaid on the 6th day of September, 1960, together with one undivided thirty-third part or share of and in all the Roads, drains and reserves shown on the aforesaid plan, with the buildings and erections thereon.

TO:- HIS MAJESTY THE KING IN RIGHT OF CANADA, as represented by the Minister of Foreign Affairs of Canada and as further represented in Georgetown, Guyana by Mark Berman, in his capacity as Canada's High Commissioner to the Co-operative Republic of Guyana of High and Young Streets, Georgetown, Guyana.

88. BY:- ARVIND YOGENDRA GOPAUL and ARUN TRILOK GOPAUL, both of Lot 107 Block CC Mon Repos, East Coast Demerara, Guyana.

TRANSPORT OF:- West half of Lot numbered 166 (one hundred and sixty-six) Da Silva Street, Newtown, Kitty, situate in the City of Georgetown, County of Demerara, in the Republic of Guyana, the said West half of lot numbered 166 containing an area of 0.0916 (nought decimal nought nine one six) of an acre as shown on a plan by L.W. Cox, Sworn Land Surveyor dated the 20th day of April, 2010 and recorded at the Guyana Lands and Surveys Commission on the 23rd day of April, 2010 as Plan No. 47487 and deposited in the Deeds Registry on the 21st day of October, 2011, with the building and erections thereon.

TO:- SHERIFF SECURITY INC., a company incorporated in Guyana under the Companies Act, Chapter 89:01 and continued under the Companies Act of 1991, whose registered Office is situate at Lot 13 Fourth and Fifth Avenues, Subryanville, Georgetown, Guyana.

89. BY:- SHERIFF SECURITY INC., a company incorporated in Guyana under the provisions of the Companies Act, Chapter 89:01, whose registered office is situate at Lot 13 Fourth and Fifth Avenues and Sheriff Street, Georgetown, Guyana.

A FIRST MORTGAGE ON:- West half of lot numbered 166 (one hundred and sixty-six) Da Silva Street, Newtown, Kitty, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said West half of lot numbered 166 containing an area of 0.0916 (nought decimal nought nine one six) of an acre as shown on a plan by L.W. Cox, Sworn Land Surveyor dated the 20th day of April, 2010 and recorded at the Guyana Lands and Surveys Commission on the 23rd day of April, 2010 as Plan No. 47487 and deposited in the Deeds Registry on the 21st day of October, 2011, with the building and erections thereon.

TO:- BANK OF BARODA (GUYANA) INC., a Company incorporated in Guyana under the provisions of the Companies Act, 1991 and whose registered office is situate at Lot 10 Regent Street and Avenue of the Republic, Georgetown, Demerara.

Deeds Registry, Georgetown, Demerara dated 31st March, 2023.

A. Baksh,
Registrar of Deeds.

LANDS AND SURVEYS

THIRD PUBLICATION

CANCELLATION AND REPOSSESSION OF STATE LAND LEASE NO. SMA-919

Notice is hereby given by the Commissioner of Guyana Lands and Surveys Commission that it is proposed to **cancel State Land Lease No. SMA-919**, issued to Raymond Rasul, in respect of **35 acres** of State Land, situate at and being Madewini, Soesdyke, Linden Highway of Block 3, Section A North Western Corner and that such cancellation would allow for the repossession of the said land for reallocation.

File No. 411212/5019 Agri

All person(s) having any rights, interest or claim in and to the above mentioned tract of land or who may have just grounds to oppose the cancellation of Lease No. **SMA-919** are hereby requested to do so at the Office of the Commissioner of Guyana Lands and Surveys Commission, Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reasons for opposition in writing and duly signed.

.....
Mr. Michael S. Hutson
Deputy Commissioner of Lands
For Commissioner of Guyana Lands & Surveys

(No. 1454)

NOTICE OF INTENTION TO PROCESS APPLICATION TO LEASE STATE LAND

Notice is hereby given by the Commissioner of Guyana Lands and Surveys Commission that it is proposed to process an Application for **Mr. Ivelaw Layne** of **Charity, Essequibo Coast**, for a tract of **26 acres** of State Land, situate at and being **Grant Three Friends, Lower Pomeroon River, Essequibo. The tract commences at a point with UTM coordinates E321769 N825574 being from the North western corner of Grant 3514 *Vide* Plan No. 52049 and extending thence N51°34'00" (tr) for 3750 feet, thence N186°20'00" (tr) for 3000 feet, thence N231°34'00" (tr) for 3858 feet, thence N324°18'00" (tr) for 324 feet to the point of commencement** as shown on GL&SC Plan No. 12666.

File No. 212231/16

All person(s) having any rights, interest or claim in and to the above mentioned tract of land or who may have just grounds to oppose the said application are hereby requested to do so at the Office of the Commissioner of Guyana Lands and Surveys Commission, Lot 22 Upper Hadfield Street, D'Urban Backlands, Georgetown during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reasons for opposition in writing and duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Guyana Lands and Surveys Commission

(No. 1455)

NOTICE OF INTENTION TO PROCESS APPLICATION TO LEASE STATE LAND

Notice is hereby given by the Commissioner of Lands and Surveys that it is proposed to process an Application by **James Walter** of **Lot 04 Public Road, Friendship, East Bank Demerara**, for a tract of 0.959 acres of State Land, situate at Lot 1955 Yarowkabra, Soesdyke, Linden Highway as shown on **GLSC COS Plan No. 448**.

File No. 411212/5669 Resi

All person(s) having any rights, interest or claim in and to the above mentioned tract of land or who may have just grounds to oppose the said application are hereby requested to do so at the Office of the Commissioner of Guyana Lands and Surveys Commission, Lot 22 Upper Hadfield Street, D'Urban Backlands, during office hours within seven days from the date of the third publication setting forth his/her/their reasons for opposition in writing and duly signed.

.....
Mr. Michael S. Hutson
Deputy Commissioner of Lands
For Commissioner of Guyana Lands & Surveys

(No. 1456)

TRANSFER TO BE ADVERTISED

By: **Samuel T. Ramgobin - ID No. 141561510 of Lot 129 Sea Field, Leonora, West Coast Demerara, in his capacity as Administrator of the Estate of Somdat Ramgobin, to and in favour of Vishnu Ramnarine - ID No. USA PP No. 527625514 and Shanta Ramnarine - USA PP No. 657958525, both of Lot 11 Uitvlugt Pasture, West Coast Demerara.**

All of the rights, title and interest in and to State Land Lease No. A20067, issued in respect of 3.331 acres, situate at and being Tract 'F' South of Kent Dam in Rear of Parika, East Bank Essequibo as shown on GL&SC Plan No. 33470.

File No. 322132/105A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1457)

TRANSFER TO BE ADVERTISED

By: **Chatrapaul - ID No. 163126744 of Lot 462 Peter Street, Parika, East Bank Essequibo, to and in favour of Rajdai Bridgewater - ID No. 115851175 of Peter Street, Parika, East Bank Essequibo.**

All of the rights, title and interest in and to State Land Lease No. A12958, issued in respect of 5.857 acres, situate at and being Plot 49A Block D in Rear of Parika, East Bank Essequibo as shown on GL&SC Plan No. 36511.

File No. 322132/315A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1458)

TRANSFER TO BE ADVERTISED

By: **Parmeshwar Singh - ID No. 2010234 of Fifth Street, La Penitance, Georgetown, to and in favour of Hansraj Rampersaud - ID No. 133345222 of Public Road, Naamless, East Bank Essequibo.**

All of the rights, title and interest in and to State Land Lease No. A22636, issued in respect of 16.4201 acres, situate at and being Plot 11 being portion of State Land behind the back of Plantation St. Lawerence to Plantation Bendorff and the Old and High level Canal, East Bank Essequibo River as shown on GL&SC Plan No. 34717.

File No. 322132/472B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield

Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1459)

TRANSFER TO BE ADVERTISED

By: **Deomattie Gopaul - ID No.1586556 of Lot 7 Unity, Parika, East Bank Essequibo, to and in favour of Ramraj Bhikharry - ID No. 1115652810 of Naamryck, Parika.**

All of the rights, title and interest in and to State Land Lease No. A20495, issued in respect of 17.0743 acres, situate at and being Plot 3 being portion of State Lands in Rear of Plantation Hubu, East Bank Essequibo as shown on GL&SC Plan No. 37050.

File No. 322113/28A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1460)

TRANSFER TO BE ADVERTISED

By: **Aram Dudnauth - ID No. 1960976 of Lot 2366 Tuschen New Scheme, East Bank Essequibo, to and in favour of Deonarine Ramgobin - ID No. 110741700 of Lot C Public Road, Orangestein, East Bank Essequibo.**

All of the rights, title and interest in and to State Land Lease No. A12666, issued in respect of 9.401 acres, situate at and being No. 12 Village, Block A Plantation Good Hope, East Bank Essequibo as shown on GL&SC Plan No. 37050.

File No. 322132/119A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1461)

TRANSFER TO BE ADVERTISED

By: **Pidpwattie Persaud - ID No. 116266626 of Lot 21 Reliance, Essequibo Coast, to and in favour of Rushelle L. DeCosta - ID No. 11829509 of Lot 44 New Road, Essequibo.**

All of the rights, title and interest in and to State Land Lease No. A25231, issued in respect of 0.160 of an acre, situate at and being Plot P being part of Tract A, portion of Lease No. A9072 (Exp) being portion of State Land, situate at Plantation Better Hope, Essequibo Coast as shown on GL&SC Plan No. 58483.

File No. 221112/338B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1462)

TRANSFER TO BE ADVERTISED

By: **David Ramdin - ID No. 143342527 of Lot 341 West Public Road, No. 55 Village, Corentyne, Berbice, to and in favour of Zalimoon Ibrahim - ID No. 105594686 of Lot 35 Albion, Corentyne, Berbice.**

All of the rights, title and interest in and to State Land Lease No. A14860, issued in respect of 5.61 acres, situate at and being Lot 34 North No. 53 Village, Corentyne as shown on GL&SC Plan No. 35115.

File No. 632111/34-x-x-N/11338A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1463)

TRANSFER TO BE ADVERTISED

By: **Sunil Ramgobin - USA PP No. 582338621 of Lot 8 No. 79 Village, Section 'C' Corriverton, Berbice, to and in favour of Sudesh Persaud - ID No. 111547576 of Lot 21 W.P.R Grant 1805, Crabwood Creek, Berbice.**

All of the rights, title and interest in and to State Land Lease No. A22457, issued in respect of 7.17 acres, situate at and being Lot 12 Third Depth, Grant 1806, Crabwood Creek, Corentyne as shown on GL&SC Plan No. 35104.

File No. 641212/49A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1464)

TRANSFER TO BE ADVERTISED

By: **Jairam Benny - ID No. 105678300 of Lot 260 Third Street, Belvidere, Corentyne, Berbice, to and in favour of Sugrimanie Sammy - ID No. 102479919 of Lot 1 Public Road, Nigg, Corentyne, Berbice.**

All of the rights, title and interest in and to Government Land Lease No. GLL 2624, issued in respect of 21.2 acres, situate at and being Tracts 'A' and 'B' being portion of Block '6' Plantation Nigg, Corentyne Coast as shown on GL&SC Plan No. 37477.

File No. 622121/2AB

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1465)

TRANSFER TO BE ADVERTISED

By: **Mohamed Shahabuddeen - ID No. 123810219 of Lot 153 Anna Regina, Essequibo Coast, to and in favour of Mr. Ganesh - ID No. 1616518 of Lot 18 Reliance, Essequibo Coast.**

All of the rights, title and interest in and to State Land Lease No. A13171, issued in respect of 1 acre, situate at and being Lot 73 Bush Lot, Third Depth, Essequibo Coast as shown on GL&SC Plan No. 35101.

File No. 221133/73-x-x-x/1566A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1466)

TRANSFER TO BE ADVERTISED

By: **James Daniels - ID No. 101488288 of Lot 404 Kuru Kururu, Soesdyke,Linden Highway, to and in favour of Oneka Vanetta Fraser Peters - ID No. R0980243 and Ronald Handel Peters - ID No. 2026820, both of Lot 404 Kuru Kururu, Residential Layout, Soesdyke, Linden Highway.**

All of the rights, title and interest in and to State Land Lease No. SMR 1362, issued in respect of 0.4591 of an acre, situate at and being Lot 404 Kuru Kururu, Residential Layout, Soesdyke, Linden Highway as shown on GL&SC Plan No. 14175.

File No. 411222/404A NW1/2 resdi

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield

Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1467)

TRANSFER TO BE ADVERTISED

By: **Tarawati Persaud of Lot 11 'C' New Road, Vreed-en-Hoop, West Coast Demerara, to and in favour of Rajesh Singh of Lot 11 'C' New Road, Vreed-en-Hoop, West Coast Demerara.**

All of the rights, title and interest in and to State Land Lease No. SMR 1266, issued in respect of 1.1493 acres, situate at and being Lot 62 Kuru Kururu, Soesdyke, Linden Highway as shown on GL&SC Plan No. 14175.

File No. 411222/62E

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1468)

TRANSFER TO BE ADVERTISED

By: **Khemraj Sripersaud - ID No. 13998905 of Parika Back, East Bank Essequibo, to and in favour of Tejram Baldeo - ID No. 133217182 of Parika Back, East Bank Essequibo.**

All of the rights, title and interest in so far as it relates to 0.234 acres of State Land Lease No. A12885, issued in respect of 8.427 acres, situate at and being Lot No. 1 Block D being part of Lease No. 107262 held by Boerasirie Land Coop Society, East Bank Essequibo as shown on GL&SC Plan No. 33259.

File No. 322132/266B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1469)

TRANSFER TO BE ADVERTISED

By: **Akeela Ahamad - PP No. J929240 of Lot 25 Block 'U' Madewini Villas, Western Side of the Soesdyke, Linden Highway, to and in favour of Shameer Mohamed - ID No. 1012201653 of Lot 60 Public Road, Garden of Eden, East Bank Demerara.**

All of the rights, title and interest in and to State Land Lease No. A24639, issued in respect of 0.153 of an acre, situate at and being Lot 25 of Block 'U' being portion of Tract 'B' Ashmin Fun Park and Resort as shown on GL&SC Plan No. 47809.

File No. 411221/491A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1470)

TRANSFER TO BE ADVERTISED

By: **Khemraj Mangra - ID No. 101724289 of Lot 322 Bush Lot Village, Corentyne, Berbice, to and in favour of Bibi Nafeema Hamid - ID No. 108605469 of Lot 187 Mibikuri North, Black Bush Polder, Corentyne.**

All of the rights, title and interest in and to State Land Lease No. A26942, issued in respect of 15 acres, situate at and being Parcel 210 being portion of Lesbeholden South or Area other than Land Registration Area, in the Black Bush Polder Land Development Scheme, Zone: 613, Block: No. 631311, situate on the Corentyne Coast as shown on GL&SC Plan No. 31799.

File No. 631311/374A LL

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1471)

TRANSFER TO BE ADVERTISED

By: **Sherwina Montooth - ID No. 1880189 of Lot 30 Yarowkabra Residential Layout, Soesdyke, Linden Highway, to and in favour of Aston Rickford Kennedy - PP No. R1257573 of Lot 20 Stone Avenue, Housing Scheme, Campbellville, Georgetown.**

All of the rights, title and interest in and to State Land Lease No. SMR 3772, issued in respect of 0.4591 of an acre, situate at and being Lot 44 Yarowkabra, Newtown Residential Housing Scheme as shown on GL&SC Plan No. 14880.

File No. 411212/44D

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1472)

TRANSFER TO BE ADVERTISED

By: **WilBert Bagot - PP No. 559064929 of Lot 53 Middle Street, T/Flat Friendship, East Coast Demerara, to and in favour of David Bagot - PP No. R0966212 of Lot 21 West Public Road, Phillippi, Farm, Corentyne, Berbice.**

All of the rights, title and interest in and to State Land Lease No. A40066, issued in respect of 12.29 acres, situate at and being Lot 15 Phillipi Second Depth, Corentyne, Berbice as shown on GL&SC Plan No. 35175.

File No. 63141/4A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1473)

TRANSFER TO BE ADVERTISED

By: **Preimchand Jadoo - ID No. 139606087 of Lot 13 Line Path 'E' Corriverton, Berbice, to and in favour of Derek Narine - ID No. 127541033 of Lot 131 Sunflower Street, No. 77 Housing Scheme.**

All of the rights, title and interest in and to State Land Lease No. A22111, issued in respect of 0.145 of an acre, situate at and being sub-lot 'C' being portion of Lot 46 South Johanna, Community Zone, Black Bush Polder as shown on GL&SC Plan No. 38872.

File No. 631313/682C A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1474)

TRANSFER TO BE ADVERTISED

By: **Chandrakalla Bacchus - ID No. of Lot 24 B Grant 1778, Crabwood Creek, Corentyne, to and in favour of Rakesh Persaud - ID No. 112029569 of Lot 1 Public Road, West Grant 1778 Crabwood Creek, Corentyne.**

All of the rights, title and interest in and to State Land Lease No. A14598, issued in respect of 7.2 acres, situate at and being Lot 7 G1779 Crabwood Creek, Third Depth, Corentyne as shown on GL&SC Plan No. 5098.

File No. 641212/7-x-G1779/1113A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1475)

TRANSFER TO BE ADVERTISED

By: **Neptune Douglas - ID No. 117324411 of Lot 47 Reid Avenue (Alliance Road), Timehri, East Bank Demerara, to and in favour of Odess T. Douglas - ID No. 147536128 of Lot 15 Public Road and Delon D.D. Douglas - ID No. 117324314 of Lot 29 Jackson Street, Timehri, East Bank Demerara.**

All of the rights, title and interest in and to Government Land Lease No. GLL 2215, issued in respect of 1.246 acres, situate at and being Lot 29 Hyde Park (Alliance Layout), Timehri, East Bank Demerara as shown on GL&SC Plan No. 15837.

File No. 412111/29C

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1476)

TRANSFER TO BE ADVERTISED

By: **Tashara S. Ross - ID No. 158367439 of Lot K 44 Guyhoc Gardens, South Ruimveldt, Georgetown, in her capacity as the Executrix in the Estate of Verona Trim, (deceased), to and in favour of Eson Deshon Trim - ID No. 114421007 of Lot K 44 Guyhoc Gardens, South Ruimveldt, Georgetown.**

All of the rights, title and interest in and to State Land Lease No. SMR 3177, issued in respect of 0.526 of an acre, situate at and being Lot 145 Kuru Kururu, Residential Layout, East of the Soesdyke, Linden Highway and West of the Kuru Kuru College as shown on GL&SC Plan No. 36416.

File No. 411213/267A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1477)

TRANSFER TO BE ADVERTISED

By: **Wilfred Wyatt - ID No. 104431753 of Lot 77 Tract 'WW' Two and a Half Miles, Bartica, Potaro Road, to and in favour of Kwesi Jacobs - ID No. 106935711 of Lot 218 West Indian Housing Scheme, Bartica.**

All of the rights, title and interest in and to State Land Lease No. A30030, issued in respect of 3.6 acres, situate at and being Tract "NW' being portion of Lot 77 State Land, situate along the Bartica, Potaro Road as shown on GL&SC Plan No. 46114.

File No. 722232/498D

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the

Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1478)

TRANSFER TO BE ADVERTISED

By: **Erwin Ward - ID No. 124283676 and Arleen Ward - ID No. 113859280, both of Lot 143 Mongrippa Hill, Bartica, to and in favour of Deetnarrine Parahalad - ID No. 113860347 and Romona Prahalad - ID No. 123995285, both of Lot 57 Third Avenue, Bartica.**

All of the rights, title and interest in and to State Land Lease No. A20806, issued in respect of 10 acres, situate at and being Tract 'WW' being a portion of State Land, situate on the eastern side of the Bartica/Potaro Road above the 8 mile Pole as shown on GL&SC Plan No. 37738.

File No. 722233/145A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1479)

TRANSFER TO BE ADVERTISED

By: **David Raodi - ID No. 116743866 of Lot 50 Grant 1804, Crabwood Creek, Corentyne, to and in favour of Tameshwar Beekham - ID No. 158756894 of Lot 6 Grant 1804, Crabwood Creek, Corentyne.**

All of the rights, title and interest in and to State Land Lease No. A26186, issued in respect of 5.65 acres, situate at and being Lot 38 in Rear of Grant 1806 Crabwood Creek, Corentyne, Berbice as shown on GL&SC Plan No. 35140.

File No. 641214/53A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1480)

TRANSFER TO BE ADVERTISED

By: **Samuel T. Ramgobin - ID No. 141561510 of Lot 129 Seafield, Leonora, West Coast Demerara, to and in favour of Vishnu Ramnarine - ID No. USA PP No. 527625514 and Shanta Ramnarine - USA PP No. 657958525, both of Lot 11 Uitvlugt Pasture, West Coast Demerara.**

All of the rights, title and interest in and to State Land Lease No. A20047, issued in respect of 3.293 acres, situate at and being Tract 'E' South

of Kent Dam in Rear of Parika, East Bank Essequibo as shown on GL&SC Plan No. 33470.

File No. 322132/104A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1481)

TRANSFER TO BE ADVERTISED

By: **Richard Binda - ID No. 155982694 of Ridge Wakenaam, Essequibo, in his capacity as Administrator of the Estate of Rambarran Binda, (deceased), to and in favour of Richard Binda - ID No.155982694 of Ridge, Wakenaam, Essequibo.**

All of the rights, title and interest in and to State Land Lease No. A23334, issued in respect of 87.25 and 17.41 acres respectively, situate at and being Tracts 'R' and 'B' being portion of State Land, situate at Northern Hogg Island as shown on GL&SC Plan No. 50643.

File No. 312123/259C

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1482)

TRANSFER TO BE ADVERTISED

By: **Tulsidai Singh - ID No. 1873909 of Lot 236 Zeelugt, East Bank Essequibo, to and in favour of Raykharam Somar - PP No. R0933229 of Lot 31 Cornelia Ida, West Coast Demerara.**

All of the rights, title and interest in and to State Land Lease No. A11871, issued in respect of 11.3953 acres, situate at and being Plot 3 of Block 'E' being portion of State Land in Rear of Plantation Orangestein, *cum annexis*, situate on the Right Bank of the Essequibo River as shown on GL&SC Plan No. 28285.

File No. 322132/65A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1483)

TRANSFER TO BE ADVERTISED

By: **Dhanraj Singh - ID No. 1873909 of Lot 236 Zeeburg, East Bank Essequibo, to and in favour of Raykharam Somar - PP No. R0933229 of Lot 31 Cornelia Ida, West Coast Demerara.**

All of the rights, title and interest in and to State Land Lease No. A11869, issued in respect of 11.3025 acres, situate at and being Plot 2 of Block 'E' being a portion of State Land in Rear of Plantation Orangestein, *cum annexis*, situate on the Right Bank of the Essequibo River as shown on GL&SC Plan No. 28285.

File No. 322132/64A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1484)

TRANSFER TO BE ADVERTISED

By: **Dhanraj Singh - ID No. 1873909 of Lot 236 Zeeburg, East Bank Essequibo, to and in favour of Raykharam Somar - PP No. R0933229 of Lot 31 Cornelia Ida, West Coast Demerara.**

All of the rights, title and interest in and to State Land Lease No. A11870, issued in respect of 11.9897 acres, situate at and being Plot 1 of Block 'E' being a portion of State Land in Rear of Plantation Orangestein, *cum annexis*, situate on the Right Bank of the Essequibo River as shown on GL&SC Plan No. 28285.

File No. 322132/63A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1485)

TRANSFER TO BE ADVERTISED

By: **Alvin Singh - ID No. 147755542 of Lot 12 Lethem, Region No. 9, to and in favour of Andy Ramsaran - ID No. 153429072 of Lot 173 Lethem, Region No. 9.**

All of the rights, title and interest in and to State Land Lease No. A23237, issued in respect of 0.347 of an acre, situate at and being Lot 12 Lethem, Right Bank Tabatinga Creek as shown on GL&SC Plan No. 41435.

File No. 911128/624A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours

within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1486)

TRANSFER TO BE ADVERTISED

By: **Khemraj Yubraj - ID No. 111018053 of Lot 306 No. 55 Village, Corentyne, Berbice, to and in favour of Tajram Jitu - ID No. 145022955 of Lot 306 No. 55 Village, Corentyne, Berbice.**

All of the rights, title and interest in and to State Land Lease No. A30050, issued in respect of 6.21 acres, situate at and being Lot 36 B No. 51 Village, Corentyne, Berbice as shown on GL&SC Plan No. 35143.

File No. 631222/36C

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1487)

TRANSFER TO BE ADVERTISED

By: **Hardaby Samaroo - ID No. 171028170 of Lot 50 Reliance, Essequibo Coast, to and in favour of Ratna Samaroo - ID No. 123928171 of Lot 50 Reliance, Essequibo Coast.**

All of the rights, title and interest in and to Government Land Lease No. GLL 2972, issued in respect of 0.2133 of an acre, situate at and being Lot 50 Reliance, Essequibo Coast as shown on GL&SC Plan No. 8773.

File No. 221133/570B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1488)

TRANSFER TO BE ADVERTISED

By: **Rafeek Khan - ID No. 141278173 of Lot 122 Fourth Street, Alberttown, Georgetown, to and in favour of Nigel Forde - ID No. 113863645 of Lot 158 Mongreppo Hill, Bartica.**

All of the rights, title and interest in and to State Land Lease No. A16110, issued in respect of 8.965 acres, situate at and being Sub-lot 'A' being a portion of State Land, located at Three Miles, Bartica, Potaro Road as shown on GL&SC Plan No. 31101.

File No. 722232/434C

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of

Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1489)

TRANSFER TO BE ADVERTISED

By: **Andrew Williams - ID No. 134632954 of Lot 98 Blankenburg, West Coast Demerara, to and in favour of Rohit Bhagwandin - ID No. 149432478 of Plot 9 Ruby Backdam, East Coast Demerara.**

All of the rights, title and interest in and to State Land Lease No. A11939, issued in respect of 2.3113 acres, situate at and being Plot 8 of Block 'G' being a portion of State Land in Rear of Plantation Orangestein, *cum annexis*, situate on the Right Bank of the Essequibo River as shown on GL&SC Plan No. 28285.

File No. 322132/89A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1490)

TRANSFER TO BE ADVERTISED

By: **Shanaz Mohamed - PP No. R1110901 of Lot 10 East Met-en-Meerzorg, West Coast Demerara, to and in favour of Romel Mohamed - ID No 108764743 and Amanda Mohamed - ID No. 123645125, both of Lot 4B One Mile Potaro Road, Bartica.**

All of the rights, title and interest in and to State Land Lease No. A23159, issued in respect of 0.4733 of an acre, situate at and being Eastern half of Lot 4 Eastern side Bartica/Potaro Road, about 700 feet from its junction with Seventh Avenue, Bartica as shown on GL&SC Plan No. 42883.

File No. 722232/439E

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1491)

TRANSFER TO BE ADVERTISED

By: **Ruby Jordan - ID No. 109447623 and Thomas Jordan - ID No. 109430551, both of Lot 12 Stelling Road, Vergenoegen, East Bank Essequibo, to and in favour of Patricia Jordan - PP No. GF 166974 of 22-590 Sandhurst Circle, Scarborough, ON, MIS 4J6 Canada.**

All of the rights, title and interest in and to State Land Lease No. A12863, issued in respect of 7.195 acres, situate at and being Tract 'A' being

portion of State Land, situate about 390 feet above the Mouth of the Kokerite Creek, Right Bank of the Mazaruni River as shown on GL&SC Plan No. 33220.

File No. 722220/ 327C

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1492)

TRANSFER TO BE ADVERTISED

By: **Parmonand Changa - ID No. 135628808 of Lot 1837 Block 8 Tuschen, East Bank Essequibo, to and in favour of Kalyan Tiwari - ID No. 125322934 of Lot 96 Rorima Trust I Versailles, West Bank Demerara.**

All of the rights, title and interest in and to State Land Lease No. A18882, issued in respect of 28.042 acres, situate at and being Lot 56 Right Bank of the Bonasika River as shown on GL&SC Plan No. 35229.

File No. 322111/193A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1493)

TRANSFER TO BE ADVERTISED

By: **Lekhram Changa - ID No. 133813441 of Lot 19 Barnwell Railway, East Bank Essequibo, to and in favour of Kalyan Tiwari - ID No. 125322934 of Lot 96 Rorima Trust I Versailles, West Bank Demerara.**

All of the rights, title and interest in and to State Land Lease No. A18883, issued in respect of 10.779 acres, situate at and being Lot 57 Right Bank of the Bonasika River as shown on GL&SC Plan No. 35229.

File No. 322111/194A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1494)

TRANSFER TO BE ADVERTISED

By: **Sayvawattie Jainanan - ID No. 116034214 of Parika Back Dam, East Bank Essequibo, to and in favour of Shivnarine Sookhoo - ID No. 121452052 of Lot 26 Parika Backdam, East Bank Essequibo.**

All of the rights, title and interest in and to State Land Lease No. A20207, issued in respect of 3.117 acres, situate at and being the North half of Plot 54, Block 'D' in Rear of Parika, East Bank Essequibo as shown on GL&SC Plan No. 33259.

File No. 322132/320B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1495)

TRANSFER TO BE ADVERTISED

By: **Jagdeo Singh - ID No. 2150451 of Plot 55 C Block 'D' Parika Backdam, East Bank Essequibo, to and in favour of Indroutie Hairprasad - ID No. 162476844 of Plot 55C Block 'D' Parika Backdam, East Bank Essequibo.**

All of the rights, title and interest in and to State Land Lease No. A20338, issued in respect of 1.930 acres, situate at and being Plot 55C Block 'D' in Rear of Parika, East Bank Essequibo as shown on GL&SC Plan No. 36610.

File No. 322132/459C

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1496)

TRANSFER TO BE ADVERTISED

By: **Rajesh Prasad - PP No. R1019501 of Lot 1 Section 'A' Diamond, East Bank Demerara, to and in favour of Jagmohan Singh - ID No. 141481679 of Ruby Back Dam, East Bank Essequibo.**

All of the rights, title and interest in and to State Land Lease No. A12642, issued in respect of 1.89 acres, situate at and being Lot No. 2 Block 'B' Plantation Ruby, East Bank Essequibo as shown on GL&SC Plan No. 32961.

File No. 322132/ 149B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours

within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1497)

TRANSFER TO BE ADVERTISED

By: **Randy Wilson - ID No.112020548 and Rosalind Persaud - ID No. 115660958, both of Lot 127 Kuru Kuru, Soesdyle/Linden Highway, to and in favour of Shinika Richie - ID No. 108790241 and Chyanne Fredericks - ID No. 107482112, both of Lot 127 Kuru Kuru, Soesdyke/Linden Highway.**

All of the rights, title and interest in and to State Land Lease No. A24931, issued in respect of 0.604 of an acre, situate at and being Plot 'RWP', portion of Former Lease No. SMA 302, State Land, in the Residential Area, Kuru Kururu on the eastern side of the Soesdyke, Linden Highway as shown on GL&SC Plan No. 58046.

File No. 411222/1068A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1498)

TRANSFER TO BE ADVERTISED

By: **Deodat Mohabir - ID No. 119704888 of Lot 1668 Parika, East Bank Essequibo, to and in favour of Mahabindra Nauth Boodhoo - ID No. 141628246 of Lot 1995 Parika Highway, East Bank Essequibo, trading under the name Old Fort Tours & Island Resort.**

All of the rights, title and interest in and to State Land Lease No. A12306, issued in respect of 0.065 of an acre, situate at and being the tract commences at a paal (wood) N100° 13' 36" (tr) 40.67 feet from an iron paal marking the North-eastern corner of Lot 18 or G 6607 and being 825 feet below Richards Path and its boundaries extending thence N37° 51' 00" (tr) 50.75 feet, thence N127° 51' 00" (tr) 49.17 feet, thence N232° 40' 59" (tr) 52.50 feet, thence N307° 51' 00" (tr) 62.61 feet to the point of commencement as shown on a diagram by Gregory Samaroo, Government Surveyor dated the 5th day of January, 2001.

File No. 312125/203B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1499)

TRANSFER TO BE ADVERTISED

By: **Elizabeth Caitan - ID No. 1598188 of Lot 79 Albert and Laluni Streets, Queenstown, Georgetown, represented by her duly**

constituted Power of Attorney, Ralf Hemsingh *Vide* POA No. 5024/2014, to and in favour of Ralf Hemsingh - GERMPP No. C4PPC1WMJ of Lot 21 East Courida Park, East Coast Demerara.

All of the rights, title and interest in and to State Land Lease No. A24254, issued in respect of 8.678 acres, situate at and being Lot No. 29 Moco Moco Settlement, North Rupununi as shown on GL&SC Plan No. 8702.

File No. 911125/22A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1500)

TRANSFER TO BE ADVERTISED

By: **Rakesh Armoogan - ID No. 138340625 of Lot 29 Community Zone Lesbeholden South, Black Bush Polder, Corentyne, Berbice, to and in favour of Daneshwattie Armoogan - ID No. 162162564 of Lot 29 CZ Lesbeholden South, Black Bush Polder, Corentyne, Berbice.**

All of the rights, title and interest in and to State Land Lease No. A20440, issued in respect of 0.239 of an acre, situate at and being Community Zone No. 29 Lesbeholden South, Black Bush Polder as shown on GL&SC Plan No. 10500.

File No. 631311/423 C/ZB

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1501)

TRANSFER TO BE ADVERTISED

By: **Chandradai Persaud - ID No. 114569805 of Lot 34 New Scheme, Block N Cornelia Ida, West Coast Demerara, to and in favour of Anil Persaud - ID No. 121924733 of Lot 4 Parika Backdam, East Bank Essequibo.**

All of the rights, title and interest in so far as it relates to 1.5 acres of State Land Lease No. A12901, issued in respect of 4.563 acres and being Lot No. 4 Block 'D' being a part of Lease No. 107262 held by Boerasirie Land Co-op Society, East Bank Essequibo as shown on GL&SC Plan No. 33259.

File No. 322132/269A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours

within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1502)

TRANSFER TO BE ADVERTISED

By: **Chandradai Persaud - ID No. 114569805 of Lot 34 New Scheme Block N Cornelia, West Coast Demerara, to and in favour of Shivanand Sanjay Ramkissoon - ID No. 141442976 and Tajmattie Changa - ID No. 145281169, both of Lot 5 Tract 20C Bushy Park, East Bank Essequibo.**

All of the rights, title and interest in so far as it relates to 3 acres of State Land Lease No. A12901, issued in respect of 4.563 acres, and being Lot No. 4, Block 'D' being a part of Lease No. 107262 held by Boerasirie Land Co-op Society, East Bank Essequibo as shown on GL&SC Plan No. 33259.

File No. 322132/269B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1503)

TRANSFER TO BE ADVERTISED

By: **Balram Lilkond - ID No. 107188881 of Lot 27 First Avenue, Bartica, Essequibo River, to and in favour of Hamish Lilkond - ID No. 146650615 of Lot 27 First Avenue, Bartica, Essequibo River.**

All of the rights, title and interest in and to State Lease No. A12341, issued in respect of 0.7476 of an acre and being the tract commencing at a paal (iron in concrete) TPLB N860 19' 00" (true) 762.4 feet, thence N3560 19' 00" (true) 997.94 feet to an iron paal D.L.M. marking the South/Western Corner Lease No. A8072 as shown on a diagram by O.E. Fung-On, Government Surveyor as shown on a diagram by T.P. Lilboy Benny, Sworn Land Surveyor dated the 30th day of March, 2001.

File No. 722232/90B1

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1504)

TRANSFER TO BE ADVERTISED

By: **John Fraser - ID No. 104609263 of Byderabo Road, Bartica, to and in favour of Shenell Tina Fraser - ID No. 103200241 of Lot 43 Railway Embankment, Ogle, East Coast Demerara.**

All of the rights, title and interest in so far as it relates to 0.0735 of an acre of State Land Lease No. A25338, issued in respect of 0.2620 of an

acre and being Tract 'JF' being a portion of Lease No. A4944, situate at Byderabu Road, Bartica, on the Left Bank of the Essequibo River as shown on GL&SC Plan No. 60255.

File No. 722232/501K

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1505)

TRANSFER TO BE ADVERTISED

By: **Sheik Abdool Aftabuddin - ID No. 143168994 of Lot 21 Public Road, West Middlesex, Essequibo Coast, to and in favour of Osman Gannie - ID No. 161501218 of Lot 3 North Old Road, Tuschen, East Bank Essequibo.**

All of the rights, title and interest in and to State Land Lease No. A12192, issued in respect of 12.353 acres and being Plot C of Tract 'Z' in Rear of Plantation Riverstown, Essequibo Coast as shown on GL&SC Plan No. 29769.

File No. 221232/229C

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1506)

TRANSFER TO BE ADVERTISED

By: **Mohamed Abdool Shaheed Basheer - ID No. 129051517 of Marias Delight, Essequibo Coast, to and in favour of Bibi Zaheeda Mohamed - ID No. 129051711 and Mohamed Abdool Shaheed Basheer - ID No. 129051517, both of Marias Delight, Essequibo Coast.**

All of the rights, title and interest in and to State Land Lease No. A22435, issued in respect of 0.0464 of an acre and being Lot "SB" being a portion of Licence of Occupany No. 2945 (expired) of State Land on the northern side of the Public Road, Plantation Marias Delight, Essequibo Coast as shown on GL&SC Plan No. 43252.

File No. 221111/257A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1507)

TRANSFER TO BE ADVERTISED

By: **Yvonne Hamrajie Kissoon - ID No. 131743170 of CB 12 Lethem, Region No. 9, represented by her duly constituted Power of Attorney Natalie Turner-Da Silva *Vide* POA No. 5795/2022, to and in favour of Ronsha Robert Anthony Hamilton - ID No. 137512827 of Lot 19 Mazaruni Street, Lamaha Springs, Georgetown.**

All of the rights, title and interest in and to State Land Lease No. A25257, issued in respect of 0.337 of an acre and being Lot 121 Lethem, Rupununi as shown on GL&SC Plan No. 13062.

File No. 911128/121E

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1508)

TRANSFER TO BE ADVERTISED

By: **Boodanee Soojan - ID No. 155706244 of Lot 396 Hampton Court, Essequibo Coast, to and in favour of Doodnauth Persaud Persaud - ID No. 116346360 and Kawallie Saakar - ID No. 123113953, both of Lot 32 Sparta, Essequibo Coast.**

All of the rights, title and interest in and to State Land Lease No. A25569, issued in respect of 3 acres and being Lot 'A' of Plot 52 Second Depth, Plantation Sparta, Essequibo Coast as shown on GL&SC Plan No. 60382.

File No. 221122/52-x-x-x/2736B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1509)

TRANSFER TO BE ADVERTISED

By: **Clayton Benn - ID No.129068686 of Dredge Creek Upper Pomeroon River, Essequibo, Ezzie Bourne - ID No. 139687470 of Lot 42 Jib Housing Scheme, Essequibo Coast, Kenneth Benn - ID No. 141149066 of Lot 69 Crane Housing Scheme, West Coast Demerara and Morris Bourne - ID No. 149897884 of Onderneeming, Sand Pit, Essequibo Coast, to and in favour of Ray Baharally – ID No. 129217387 of Lot 38 Marias Delight, Essequibo Coast.**

All of the rights, title and interest in and to State Land Lease No. A21719, issued in respect of 17.93 acres and being Tract "B" Marias Delight, Essequibo Coast as shown on GL&SC Plan No. 28776.

File No. 221111/Tract"B"-X-X-/3142A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield

Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1510)

TRANSFER TO BE ADVERTISED

By: **Heimoat Shivlall - ID No.153517536 of Lot 46 Sublot 'F' New Road, Charity, Essequibo Coast, to and in favour of Elaine Hendricks - US PP No. 478446739 of Lot 489 Charity Housing Scheme, Essequibo Coast.**

All of the rights, title and interest in and to State Land Lease No. A17240, issued in respect of 4.41 acres and being Lot 67 David James Scheme, Right Bank of the Pomeroon River, Essequibo Coast as shown on GL&SC Plan No. 34664.

File No. 212241/67-x-x-x/5076A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1511)

TRANSFER TO BE ADVERTISED

By: **Elaine Constantine - ID No. 122575215 and Eleisa Gamell - 1703595, both of Lot 201 Sunflower Circle, South Ruimveldt Park, to and in favour of Joseph Charles - ID No. 133571523 and Onika Angus-Charles - ID No. 126245695, both of Lot 87 Hyde Park, Timehri, East Bank Demerara.**

All of the rights, title and interest in so far as it relates to 0.86 of an acre of Government Land Lease No. GLL2605, issued in respect of 1.086 acres and being Lot 86 Hyde Park, Timehri, East Bank Demerara as shown on GL&SC Plan No. 16575.

File No. 412111/86B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1512)

TRANSFER TO BE ADVERTISED

By: **Rabbi Shanker Rambhajue - PP No. R1233343 of Lot 1 Concordia, Wakenaam Island, Essequibo River, to and in favour of Hamraj Gordon - ID No. 141666367 of Lot 46 Philadelphia, East Bank Essequibo.**

All of the rights, title and interest in and to State Land Lease No. A12211, issued in respect of 20 acres and being Tract commencing at a paal

(Iron) D.L.M 308.9 feet above the South eastern corner of 20 acres Surveyed for Dooknie under M.P 911/56 and about 5133 feet above the Kumaka Creek and its boundaries extending thence N 297° 15' 34" (True) 2821 feet, thence N 207° 15' 34" (True) 308.9 feet to the point of commencement as shown on a diagram attached to Lease No. A12211.

File No. 312123/259B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1513)

TRANSFER TO BE ADVERTISED

By: **Bibi Kathigia - ID No.113885858 of Lot 'A' Parika, East Bank Essequibo, to and in favour of Dian Alfred - ID No. 141432985 of Upper Bonasika Creek, East Bank Essequibo and Brian Loy - ID No. 166600975 of Block 'A' Parika Backdam, East Bank Essequibo.**

All of the rights, title and interest in so far as it relates to 0.283 of an acre of State Land Lease No. A20136, issued in respect of 2.939 acres and being Tract 'A' in Rear of Parika Land Registration Block No. V11, East Bank Essequibo as shown on GL&SC Plan No. 29728.

File No. 322121/439A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1514)

TRANSFER TO BE ADVERTISED

By: **Bibi Kathigia - ID No. 113885858 of Lot 'A' Parika, East Bank Essequibo, to and in favour of Bibi Zorena La Crusez - ID No. 120481761 and Parbattie Persaud - ID No. 154495393, both of Lot 1722 Parika Façade, East Bank Essequibo.**

All of the rights, title and interest in so far as it relates to 0.283 of an acre of State Land Lease No. A20136, issued in respect of 2.939 acres and being Tract 'A' in Rear of Parika Land Registration Block No. V11, East Bank Essequibo as shown on GL&SC Plan No. 29728.

File No. 322121/439B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1515)

TRANSFER TO BE ADVERTISED

By: **Bibi Kathigia ID No.113885858 of Lot 'A' Parika, East Bank Essequibo, to and in favour of Fazaal Ally - ID No. 134112880 of Lot 5 Track A, Block V11, 5 BLDG.**

All of the rights, title and interest in so far as it relates to 0.283 of an acre of State Land Lease No. A20136, issued in respect of 2.939 acres and being Tract 'A' in Rear of Parika Land Registration Block No. V11, East Bank Essequibo as shown on GL&SC Plan No. 29728.

File No. 322121/439C

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1516)

TRANSFER TO BE ADVERTISED

By: **Bibi Kathigia - ID No.113885858 of Lot 'A' Parika, East Bank Essequibo, to and in favour of Imraz Ally - ID No. 120831640 of Plot 'A' Parcel 673 Second House, Barnwell, East Bank Essequibo.**

All of the rights, title and interest in so far as it relates to 0.283 of an acre of State Land Lease No. A20136, issued in respect of 2.939 acres and being Tract 'A' in Rear of Parika Land Registration Block No. V11, East Bank Essequibo as shown on GL&SC Plan No. 29728.

File No. 322121/439D

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1517)

TRANSFER TO BE ADVERTISED

By: **Bibi Kathigia - ID No.113885858 of Lot 'A' Parika, East Bank Essequibo, to and in favour of Zeena Singh - ID No.113885761 of Tract A Block 7 Parika Backdam, East Bank Essequibo.**

All of the rights, title and interest in so far as it relates to 0.283 of an acre of State Land Lease No. A20136, issued in respect of 2.939 acres and being Tract 'A' in Rear of Parika Land Registration Block No. V11, East Bank Essequibo as shown on GL&SC Plan No. 29728.

File No. 322121/439E

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours

within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1518)

TRANSFER TO BE ADVERTISED

By: **Bibi Kathigia - ID No. 113885858 of Lot 'A' Parika, East Bank Essequibo, to and in favour of Bibi Nazeema Ally - ID No. 120650832 of Plot 18 C Parika Backdam, East Bank Essequibo.**

All of the rights, title and interest in so far as it relates to 0.301 of an acre of State Land Lease No. A20136, issued in respect of 2.939 acres and being Tract 'A' in Rear of Parika Land Registration Block No. V11, East Bank Essequibo as shown on GL&SC Plan No. 29728.

File No. 322121/439F

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1519)

TRANSFER TO BE ADVERTISED

By: **Bibi Kathigia - ID No. 113885858 of Lot 'A' Parika, East Bank Essequibo, to and in favour of Bibi Norima Dookie - ID No. 121437696, Kenrick Dookie - ID No. 145282818, both of Lot 1722 Barnes Avenue, Parika, East Bank Essequibo and Jessica Pritipaul of Lot 23 Wine Bush, Leonora, West Coast Demerara.**

All of the rights, title and interest in so far as it relates to 0.301 of an acre of State Land Lease No. A20136, issued in respect of 2.939 acres and being Tract 'A' in Rear of Parika Land Registration Block No. V11, East Bank Essequibo as shown on GL&SC Plan No. 29728.

File No. 322121/439G

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1520)

TRANSFER TO BE ADVERTISED

By: **Bibi Kathigia - ID No.113885858 of Lot 'A' Parika, East Bank Essequibo, to and in favour of Abzal Ally - ID No.107388119 of Parika Backdam, East Bank Essequibo.**

All of the rights, title and interest in so far as it relates to 0.473 of an acre of State Land Lease No. A20136, issued in respect of 2.939 acres and

being Tract 'A' in Rear of Parika Land Registration Block No. V11, East Bank Essequibo as shown on GL&SC Plan No. 29728.

File No. 322121/439H

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1521)

TRANSFER TO BE ADVERTISED

By: **Taghram Singh - PP No. R0715404 of H E-½ Back Street, Better Success, Essequibo Coast, to and in favour of Arvin Singh - ID No. 155357820 of Lot 24 Jib, Essequibo Coast.**

All of the rights, title and interest in so far as it relates to 0.079 of an acre of State Land Lease No. A22802, issued in respect of 0.158 of an acre and being Lot 'D' being portion of Tract 'B' of Former Lease No. 6314, part of State Land at Plantation Phillips, Essequibo Coast as shown on GL&SC Plan No. 45268.

File No. 221113/131B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1522)

TRANSFER TO BE ADVERTISED

By: **Taghram Singh - PP No. R0715404 of H E-½ Back Street, Better Success, Essequibo Coast, to and in favour of Babita Ramnath - ID No. 148179141 of H E-½ Back Street, Better Success, Essequibo Coast.**

All of the rights, title and interest in so far as it relates to 0.079 of an acre of State Land Lease No. A22802, issued in respect of 0.158 of an acre and being Lot 'D' being portion of Tract 'W' of Former Lease No. 6314, part of State Land at Plantation Phillips, Essequibo Coast as shown on GL&SC Plan No. 45268.

File No. 221113/131A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1523)

TRANSFER TO BE ADVERTISED

By: **Winnette Griffith - ID No. 142717750 of Lot 2895 Block XXX14 Recht-Door-Zee, West Bank Demerara and Havelock Isaaccs - ID No. 118779508 of Dartmouth Village, Essequibo Coast, to and in favour of Kirisha Deonarine - ID No. 112023652 and Ayesha Deonarine - ID No. 156369142, both of Block 'F' Bounty Hall, Essequibo Coast.**

All of the rights, title and interest in so far as it relates to 12 acres of State Land Lease No. A26192, issued in respect of 24.47 acres and being the Tract commences at a paal E.L.L. marking the North western corner of a tract of 12.23 acres, surveyed for Louis Munroe under M.P. 494/54 and being about 2385' in Rear of Plantation Bounty Hall, and its boundaries extend thence N.230° 49' (tr) 800 feet, thence N.138° 00' (tr)1334 feet, thence N.50° 49' (tr) 800 feet, thence N.318° 00' (tr) 1334 feet back to the point of commencement as shown on Diagram attached to Lease No. A26192.

File No. 221113/24D

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1524)

TRANSFER TO BE ADVERTISED

By: **James Lane - ID No. 156932421 of Lot 183 Charlotte Street, Bourda, Georgetown and Cheryl Layne - ID No. 136339321 of Lot 32 James Street, Albouystown, Georgetown, to and in favour of Cheryl Layne - ID No. 136339321 of Lot 32 James Street, Albouystown, Georgetown.**

All of the rights, title and interest in and to State Land Lease No. SMR5008, issued in respect of 0.4591 of an acre and being Lot 1470 Yarowkabra, Newtown Extension, situate on the southern side of the Trail to St. Cuthberts Mission on eastern side of the Soesdyke, Linden Highway as shown on GL&SC Plan No. 16590.

File No. 411212/1470B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1525)

TRANSFER TO BE ADVERTISED

By: **Brian Gamell - ID No. 161481624 of Lot 478 Section 'A' Golden Grove, East Bank Demerara, to and in favour of Adolph Thakur - ID No. 155189913 of Lot C Public Road, Eccles, East Bank Demerara.**

All of the rights, title and interest in and to State Land Lease No. A19676, issued in respect of 0.378 of an acre and being Parcel No.144 Turn Basin, Port Kaituma, North West District as shown on GL&SC Plan No.34812.

File No. 111123/128C

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1526)

TRANSFER TO BE ADVERTISED

By: **Samoo Parbudin - (Canada) PP No. HK935553 of 209 Kingknoll Drive, Brampton, Ontario L6Y4x4, Canada, to and in favour of Avinash Singh - ID No. 135730064 and Deonarain Singh - ID No. 108527093, both of Lot 6 Temple Street, Windsor Forest, West Coast Demerara.**

All of the rights, title and interest in and to State Land Lease No. A12489, issued in respect of 2.8177 acres and being Tract 'A' in Rear of Wallers Delight, situate on the West Coast of Demerara as shown on GL&SC Plan No. 20174.

File No. 332224/12A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1527)

TRANSFER TO BE ADVERTISED

By: **Ramsaroop - ID No.1233929 of Lot 18 Taymouth Manor, Essequibo Coast and Homeshwar Harrinarine - ID No. 101423686 of Lot 113 Kuru Kururu, Soesdyke/Linden Highway, to and in favour of Ramsaroop - ID No. 123392925 of Lot 19 Taymouth Manor, Essequibo Coast, Homeshwar Harrinaraine - ID No. 101423686 of Lot 113 Kuru Kururu, Soesdyke, Linden Highway and Raadhesh Ramsarup - ID No. 123136263 of Lot 19 Taymouth Manor, Essequibo Coast.**

All of the rights, title and interest in and to State Land Lease No. A13313, issued in respect of 4.51 acres and being Lot 9 Taymouth Manor, Essequibo Coast as shown on GL&SC Plan No. 35112.

File No. 221211/9-x-x-x/4411A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1528)

TRANSFER TO BE ADVERTISED

By: **Lackhan Raj - ID No.157185494 of Lot 518 Block X Cornelia Ida, West Coast Demerara, to and in favour of Deonarine Lanferman - ID No. 134035862 and Ranjeeta Lanferman ID No. 134018596, both of Lot 5 Block C Parika Backdam, East Bank Essequibo.**

All of the rights, title and interest in and to State Land Lease No. A19723, issued in respect of 8.954 acres and being Lot 5 Block 'C' being a part of Lease No. 1972/12 held by the Boerasirie Land Co-op Society, East Bank Essequibo as shown on GL&SC Plan No. 33311.

File No. 322132/228A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1529)

TRANSFER TO BE ADVERTISED

By: **Dawan Persaud - ID No.128057267 of Abrams Creek, Upper Pomeroon River, Essequibo, to and in favour of Satrohan Rajpattie - ID No. 139709974 of Abrams Creek, Upper Pomeroon River, Essequibo.**

All of the rights, title and interest in so far as it relates to 4.994 acres of State Land Lease No. A23517, issued in respect of 9.988 acres and being Lot 349 being portion of State Land, situate along the Bank of the Upper Pomeroon River, Essequibo Coast as shown on GL&SC Plan No. Cos371.

File No. 212241/-x-x-Right Bank/4084A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1530)

TRANSFER TO BE ADVERTISED

By: **Amanda Lall - ID No.106410553 of Lot 746 Block 8 Tuschen New Housing Scheme, East Bank Essequibo, to and in favour of Mahadeo Lall - ID No.135069009 and Mahendra Seetahal - ID No. 168855758, both of Lot 746 Block 8 Tuschen New Housing Scheme, East Bank Essequibo.**

All of the rights, title and interest in and to Government Land Lease No. GLL3093, issued in respect of 5.37 acres and being Plot 11 being portion of Block 8 Plantation Zeelugt, situate on the Right Bank of the Essequibo River as shown on GL&SC Plan No. 51666.

File No. 322221/82A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield

Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1531)

TRANSFER TO BE ADVERTISED

By: **Taramattie Singh - ID No. 159094842 of 1596 Section B Block X Great Diamond, East Bank Demerara, to and in favour of Pradeep Abdool - ID No. 170368667 and Regina Abdool - PP No. R1197146 of Lot 14 Fifth Avenue, Subryanville, Georgetown.**

All of the rights, title and interest in and to Government Land Lease No. GLL3038, issued in respect of 1.603 acres and being Tract 'MT' being portion of Government Land at Plantation Alliance, situate on the East Bank Demerara as shown on GL&SC Plan No. 50880.

File No. 412111/378A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1532)

TRANSFER TO BE ADVERTISED

By: **Dhanessar Singh - ID No. 150597254 of Lot 99 DeWillem South, West Coast Demerara, to and in favour of Vladim Persaud - ID No. 133607219 of Lot 42 Third Street, Alberttown, Georgetown.**

All of the rights, title and interest in and to State Land Lease No. A19037, issued in respect of 9.838 acres, situate at and being Lot 216, situate on the Left Bank of the Bonasika River as shown on GL&SC Plan No. 35238.

File No. 321132/589A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1533)

TRANSFER TO BE ADVERTISED

By: **Dhanessar Singh - ID No. 150597254 of Lot 99 DeWillem South, West Coast Demerara, to and in favour of Vladim Persaud - ID No. 133607219 of Lot 42 Third Street, Alberttown Georgetown.**

All of the rights, title and interest in and to State Land Lease No. A19038, issued in respect of 15.07 acres, situate at and being Lot 218, situate on the Left Bank of the Bonasika River as shown on GL&SC Plan No. 35238.

File No. 321132/590A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1534)

TRANSFER TO BE ADVERTISED

By: **Looknauth - ID No. 337894 of Lot 8 Canal No. 2 Polder, to and in favour of Ramsaywak Looknauth of Lot 8 Canal No. 2 Polder.**

All of the rights, title and interest in so far as it relates to 5 acres of Government Land Lease No. GLL 2541, issued in respect of 15 acres, situate at and being Tract E being portion of Government Land in Rear of Plantation Endeavour, Canal No. 2 Polder as shown on GL&SC Plan No. 36741.

File No. 332112/68A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1535)

TRANSFER TO BE ADVERTISED

By: **Joy Rohanna Washington - PP No. 1232232 of Lot 444 Kuru Kururu, Residential Layout, Soesdyke, Linden Highway, in her capacity as Administratrix in the Estate of Lyndon Dublin, (deceased), to and in favour of Addison Xtian James - ID No. 135361658 of Lot 326 Greenheart Street, South Ruimveldt Park, Georgetown.**

All of the rights, title and interest in and to State Land Lease No. SMR 3012, issued in respect of 0.4591 of an acre, situate at and being Lot 605 Kuru Kururu, Residential Layout, Soesdyke, Linden Highway as shown on GL&SC Plan No. 14175.

File No. 411222/605B

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....
J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1536)

TRANSFER TO BE ADVERTISED

By: **Rita Samantha Prince-Young - ID No. 101463165 of Lot 182 Yarowkabra, Residential Layout, eastern side of the Soesdyke, Linden Highway, in her capacity as Beneficiary/Administratrix *Vide* Probate and Administration - No. 2019-HC-DEM-EST-718, in the Estate of Antoninette Nassy, (deceased), to and in favour of Rita Samantha Prince-Young - ID No. 101463165, Jahrier Jewel-Marie Young - ID No. 167967529 and Jahleel John Young - ID No. 168708803, all of Lot 182 Yarowkabra, Soesdyke, Linden Highway.**

All of the rights, title and interest in and to State Land Lease No. SMR 4808, issued in respect of 0.5140 of an acre, situate at and being Lot 182 Yarowkabra, Newtown Extension, Residential Layout as shown on GL&SC Plan No. 14880.

File No. 411212/182A

All person(s) having any rights, interest or claim in and to the above mentioned tract of land who may have just grounds to oppose the transfer of title thereto are hereby requested to do so at the Office of the Guyana Lands and Surveys Commission, situate at Lot 22 Upper Hadfield Street, D'Urban Backlands, in the City of Georgetown at any time during Office hours within seven (7) days from the date of the third publication setting forth his/her/their reason(s) for opposition in writing duly signed.

.....

J. Cheong (Mrs.)
Manager, Land Administration Division
for Commissioner of Lands and Surveys

(No. 1537)

TRADEMARKS NOTICE
TRADEMARKS ACT, CHAPTER 90:01

(210) 32322

(730) Industria Nacional de Brillo S.A., (whose legal address is Antonio de Desamparados, San José, Costa Rica,)

(220) November 1, 2022

(511) Household or kitchen utensils and containers; cookware and tableware, except forks, knives and spoons; combs and sponges; brushes, except paintbrushes; brush-making materials; articles for cleaning purposes; unworked or semi-worked glass, except building glass; glassware, porcelain and earthenware, in International Class 21

The foreign word “EL Contraste” is derived from Spanish and it means "The Contrast" in English Language.

(740) Cameron & Shepherd
2 Avenue of the Republic Georgetown, Guyana

(540)

El Contraste

(No. 1538)

(210) 32465

(730) PRODUCTIVE BUSINESS SOLUTION SOLUTIONS LIMITED (whose legal address is #42 Warrens Industrial Park, Warrens, St. Michael, Barbados)

(220) January 10, 2023

(511) scientific, nautical, surveying, photographic, cinematographic, optical, weighing, measuring, signaling, checking (supervision), life-saving and teaching apparatus and instruments; apparatus and instruments for conducting, switching, transforming, accumulating, regulating or controlling electricity; apparatus for recording, transmission or reproduction of sound or images; magnetic data carriers, recording discs; compact discs, DVDs and other digital recording media; mechanisms for coin-operated apparatus; cash registers, calculating machines, data processing equipment, computers; computer software; fire-extinguishing apparatus in International Class 9

Registration of this trademark shall give no right to the exclusive use of the letters "p, b, s" when used separate and apart from the mark, the word "TECHNOLOGIES" and the use of ".com" as appearing in the representation on the form of application.

The applicant wishes to claim the colours "Blue and White" as appearing on the representation on the form of application.

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(540)



(No. 1539)

(210) 32520

(730) LINDAHL GHANY, ANNISSA BAKSH-GHANY, and AKIEL GHANY trading under the name and style of iWorld Guyana Inc. (whose legal address is 41 Charles and Howes Street, Charlestown, Georgetown, Guyana)

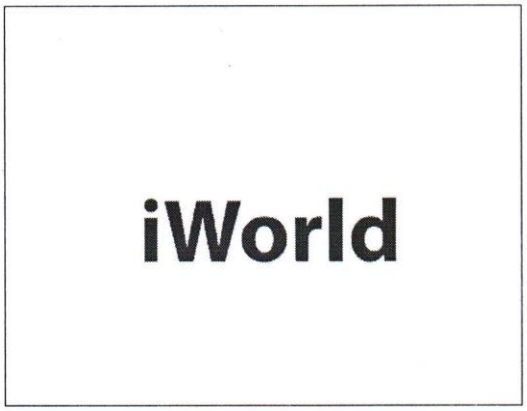
(220) February 6, 2023

(511) Computers, computer peripheral devices and computer software in International Class 9

Registration of this trade mark shall give no right to the exclusive use of the letter "i" when used separately and apart from the mark as appearing in the representation on the form of application.

(740) Kim Kyte-Thomas
Lot 41 Charles and Howes Street, Charlestown, Georgetown, Guyana

(540)



(No. 1540)

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(210) 32547

(730) BONNIE & CLAUS INC. (whose legal address is 3960 HOWARD HUGHES PARKWAY, SUITE 500, LAS VEGAS NV 89169, UNITED STATES OF AMERICA)

(220) March 1, 2023

(511) Non-medicated skin care preparations in International Class 3

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(540)

Nanocream

(No. 1541)

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(210) 32548

(730) BONNIE & CLAUS INC. (whose legal address is 3960 HOWARD HUGHES PARKWAY, SUITE 500, LAS VEGAS NV 89169, UNITED STATES OF AMERICA)

(220) March 1, 2023

(511) Ingredient in the nature of carbon dioxide additive to improve appearance of skin sold as an integral component of cosmetics and personal skin care products, namely, nonmedicated skin serums, skin toners, cleansing and moisturizing facial packs and masks, non-medicated anti-aging serums, anti-aging masks in International Class 3

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(540)

Octolift

(No. 1542)

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(210) 32549

(730) BONNIE & CLAUS INC. (whose legal address is 3960 HOWARD HUGHES PARKWAY, SUITE 500, LAS VEGAS NV 89169, UNITED STATES OF AMERICA)

(220) March 1, 2023

(511) Cosmetics; Personal skin care products, namely, moisturizing creams, beauty serums, anti-wrinkle creams, brightening creams being skin creams and skin toners; facial cleansing and moisturizing kits comprising facial beauty masks and facial cleansing milk in International Class 3

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(540)

Microphol

(No. 1543)

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(210) 32550

(730) BONNIE & CLAUS INC. (whose legal address is 3960 HOWARD HUGHES PARKWAY, SUITE 500, LAS VEGAS NV 89169, UNITED STATES OF AMERICA)

(220) March 1, 2023

(511) Cosmetics; Personal skin care products, namely, soaps, moisturizing creams, lotions, serums, antiwrinkle creams, brightening creams, skin toners, cleansing and moisturizing facial packs and masks, exfoliating skin scrubs for face and body, skin spot remover, eye cream, eye make-up remover, anti-aging treatments and masks, pore minimizing treatments and masks, sunscreen lotions, after-sun creams and lotions in International Class 3

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(540)

HANACURE

(No. 1544)

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(210) 32551

(730) BONNIE & CLAUS INC. (whose legal address is 3960 HOWARD HUGHES PARKWAY, SUITE 500, LAS VEGAS NV 89169, UNITED STATES OF AMERICA)

(220) March 1, 2023

(511) Cosmetics; Personal skin care products, namely, soaps, moisturizing creams, lotions, serums, antiwrinkle creams, brightening creams, skin toners, cleansing and moisturizing facial packs and masks, exfoliating skin scrubs for face and body, skin spot remover, eye cream, eye make-up remover, anti-aging treatments and masks, pore minimizing treatments and masks, sunscreen lotions, after-sun creams and lotions in International Class 3

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(540)

HANACURE

(No. 1545)

(210) 32556

(730) BONNIE & CLAUS INC. (whose legal address is 3960 HOWARD HUGHES PARKWAY, SUITE 500, LAS VEGAS NV 89169, UNITED STATES OF AMERICA)

(220) March 1, 2023

(511) Sunscreen creams; Sunscreen sticks; Waterproof sunscreen in International Class 3

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(540)

Brightblock

(No. 1546)

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(210) 32559

(730) Ferrara Candy Company (whose legal address is 404 W. Harrison Street, Chicago, Illinois 60607, United States of America)

(220) March 2, 2023

(511) Candy in International Class 30

(740) Cameron & Shepherd
2 Avenue of the Republic, Georgetown, Guyana

(540)

NERDS

(No. 1547)

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(210) 32560

(730) Ferrara Candy Company (whose legal address is 404 W. Harrison Street, Chicago, Illinois 60607, United States of America,)

(220) March 2, 2023

(511) Candy in International Class 30

(740) Cameron & Shepherd
2 Avenue of the Republic Georgetown,
Guyana

(540)



(No. 1548)

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(210) 32082

(730) DEOCHARRAN SINGH (whose legal address is 86 Earl's Court, La Bonne Intention, East Coast Demerara, Guyana)

(220) July 26, 2022

(511) Whisky in International Class 33

Registration of this trade mark shall give no right to the exclusive use of the word “Black” as appearing in the representation on the form of application.

(740) Robin Hunte
Lot 23 Brickdam, Stabroek, Georgetown,
Guyana

(540)

Black Stone

(No. 1549)

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(210) 32091

(730) Hyundai Motor Company (whose legal address is 12, Heolleung-ro, Seocho-gu, Seoul 06797, Republic of Korea)

(220) July 28, 2022

(511) Electrically operated brushes [parts of machines]; gas pumps (gas station equipment): electric door opening and closing apparatus; cranes; vehicle lifts; snow ploughs; hydraulic accumulators being parts of machines; brakes for machines; metalworking machines; forming machines for automobile brakepad; taps [machine tools]; faucets [parts of machines, engines or motors]; sorting machines for industry; chemical machines for industrial purposes; electronic ignitions for vehicles; mechanical engine parts for land vehicles; engines and motors for the generation of electricity; automotive engine blocks; motors and engines [except for land vehicles]; pumps for land vehicle engines; speed change gears being parts of machines; control mechanisms for machines, engines or motors; machine coupling and transmission components except for land vehicles; vehicle washing machines; automatic parking installations; ignition devices for motors of land vehicles; current generators for automobiles; motors for model vehicles; generators; turbogenerators; portable electric power generators; robots for helping with daily chores for household purposes; industrial robots; robots for machine tools; driving devices for robots; control mechanisms for robots; apparatus for manufacturing solar battery; electrodes for welding machines; hydrogen dispensing pumps for service stations; pneumatic transporters; spring shock absorbers for machines; disc brakes being parts of machines; fuel economisers for motors and engines; fuel injector parts for land and water vehicle engines; electric starter motors; filling machines in International Class 7

Registration of this trade mark shall give no right to the exclusive use of the letter “H” as appearing in the representation on the form of application.

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(540)



(No. 1550)

(210) 32092

(730) Hyundai Motor Company (whose legal address is 12, Heolleung-ro, Seocho-gu, Seoul 06797, Republic of Korea)

(220) July 28, 2022

(511) Surgical robots: nanorobots for medical purposes; robotic exoskeleton suits for medical purposes; body rehabilitation apparatus for medical purposes; electroencephalographs; pulse measuring devices; apparatus for nerve location; artificial limbs; artificial joints; medical instruments; medical apparatus and instruments; artificial limbs, eyes and teeth; massaging apparatus for personal use; babies' bottles; medical clothing; gloves for medical purposes in International Class 10.

Registration of this trade mark shall give no right to the exclusive use of the letter “H” as appearing in the representation on the form of application.

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(540)



(No. 1551)

Reza Manraj,
Registrar of Commerce
Trademarks, Patents, Designs and Geographical Indication Office,
Commercial Registry,
High & Commerce Streets,
Newtown, Stabroek.
Georgetown,
Demerara,
Guyana.

COMMERICAL REGISTRY

ERRATUM

ADVERTISEMENT PUBLISHED IN THE OFFICIAL GAZETTE DATED 11th MARCH, 2023 UNDER THE HEADING BILL OF SALE ACT, CHAPTER 90:12 SHOULD READ:-

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
545	BIBI MOHAMED	02.02.2023	LOT 1435 SECTION A SECOND AVENUE DIAMOND EAST BANK DEMERARA	SUZUKI CAR ENGINE NO: K15BT1270340 CHASSIS NO: MHYNC22S3MJ112083	REPUBLIC BANK (GUYANA) LIMITED
787	NAKEITTA PETERS	24.02.2023	LOT 22 JOHN AND BENT STREET, WERK-EN-RUST, GEORGETOWN	HONDA VEZEL CAR ENGINE NO: L15B-4020975 CHASSIS NO: RU1-1100972	REPUBLIC BANK (GUYANA) LIMITED
807	YOGITA RAJKUMAR	24.02.2023	LOT 1034 PLANTATION COVENT GARDENS EAST BANK DEMERARA	TOYOTA CAR ENGINE NO: 1NR-0592567 CHASSIS NO: NSP130-2122061	REPUBLIC BANK (GUYANA) LIMITED
765	STEPHEN KAMALUDIN AND ALADDIN KAMALUDIN	22.02.2023	LOT 332 PUBLIC ROAD SQUATTING AREA NORTH CHESNEY FRONT CORENTYNE BERBICE	PREMIO TOYOTA CAR ENGINE NO: INZ-D854777 CHASSIS NO: NZT260-3094981	DEMERARA BANK LIMITED
892	CARLTON ROBERTS AND STEPHANIE ROBERTS	27.02.2023	LOT 148 BLOCK 'CC' ECCLES EAST BANK DEMERARA AND LOT 105 SOESDYKE EAST BANK DEMERARA	TOYOTA RUSH CAR CHASSIS NO: J200E-0036108	DEMERARA BANK LIMITED

Commercial Registry,
High & Commerce Streets,
Georgetown.

Reza Manraj,
Registrar of Commerce.

(No. 1552)

COUNTY OF BERBICE

BILLS OF SALE ACT, CHAPTER 90:12
The undermentioned Bills of Sale were filed on the dates specified hereunder

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADD/RESS	PARTICULARS	INSTITUTION
71	LINDEN ROSS AND ROYAN ROSS	2023/03/16	LOT 27, NEW MARKET STREET, ROSE HALL TOWN, CORENTYNE, BERBICE	ONE SILVER (FIELDER) MOTOR CAR REG # HD 1163 ENG # 1NZB772751 CHASSIS # NZE 121-0140606	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
72	YOGINDRA MOHAN	2023/03/16	LOT 599, BELLE WEST CANAL, NO. 2 POLDER, WEST BANK, DEMERARA	ONE DAF 55-220 LF MOTOR LORRY ENG # 4896539 CHASSIS # XLRAE55CFOL256565	BEL AIR FARM EQUIPMENT & SUPPLIES

Commercial Registry,
1 Esplanade Road,
New Amsterdam, Berbice.

Reza Manraj,
Registrar of Commerce

(No. 1553)

BILLS OF SALE ACT, CHAPTER 90:12
The undermentioned Bills of Sale were filed on the dates specified hereunder

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
1127	CINDY AUSTIN	15/03/2023	LOT 506 WEST RUIMVELDT HOUSING SCHEME, GEORGETOWN	KIA SONET CAR ENGINE NO: G4FLMV397030 CHASSIS NO: MZBFC814TPN220996	THE BANK OF NOVA SCOTIA
1128	MICHAEL LUKE	15/03/2023	LOT 3 NABACLIS EAST COAST DEMERARA.	NISSAN X-TRAIL CAR ENGINE NO: MR20-917053B CHASSIS NO: NT32-048896	HAND IN HAND TRUST CORPORATION INC.
1129	WAYNE JAMES	15/03/2023	LOT 36 ANN'S GROVE VILLAGE EAST COAST DEMERARA	HONDA CR-V CAR ENGINE NO: R20A-4004847 CHASSIS NO: RM11004838	WILFRED BRANDFORD TRADING UNDER THE NAME,STYLE AND FIRM OF CAR CARE ENTERPRISES
1130	TRAVIS CAESAR	15/03/2023	LOT 58A LIME STREET, WERK-EN-RUST GEORGETOWN	TOYOTA HIACE MINI-BUS ENGINE NO: 1TR-1230265 CHASSIS NO: TRH200-0169743	WILFRED BRANDFORD TRADING UNDER THE NAME,STYLE AND FIRM OF CAR CARE ENTERPRISES
1131	NIMROD AUGUST	15/03/2023	LOT 31 ROBERT ROAD, SPARENDAAM, EAST COAST DEMERARA	TOYOTA FIELDER CAR ENGINE NO: 2NR-8805670 CHASSIS NO: NRE161-0037810	WILFRED BRANDFORD TRADING UNDER THE NAME,STYLE AND FIRM OF CAR CARE ENTERPRISES
1132	DEVANAND RAMNARINE	15/03/2023	LOT 10 AUSTIN STREET, CAMPBELLVILLE, GEORGETOWN	TOYOTA RUSH CAR ENGINE NO: 3SZ-27602664 CHASSIS NO: J200E-0034365	WILFRED BRANDFORD TRADING UNDER THE NAME,STYLE AND FIRM OF CAR CARE ENTERPRISES
1133	GERALD SOBERS	15/03/2023	LOT 183 CALLENDER STREET, ALBOUYSTOWN, GEORGETOWN	TOYOTA PREMIO CAR ENGINE NO: 1NZ-D600519 CHASSIS NO: NZT260-3062531	WILFRED BRANDFORD TRADING UNDER THE NAME,STYLE AND FIRM OF CAR CARE ENTERPRISES

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
1134	CHRISTOPHER LORD AND ALICIA VANBROOK-LORD	15/03/2023	LOT C CHAPEL STREET, GEORGETOWN AND LOT 192 FIRST STREET, MOCHA ARCADIA, EAST BANK DEMERARA	TOYOTA HIACE MINI-BUS ENGINE NO: 2TR-9007392 CHASSIS NO: TRH214-0040676	WILFRED BRANDFORD TRADING UNDER THE NAME,STYLE AND FIRM OF CAR CARE ENTERPRISES
1135	MYRTLE OTANCE CALDEIRA AND ODINGA OMAWALLI CALDEIRA	15/03/2023	LOT 26 CHURCH STREET, STANLEYTOWN, WEST BANK DEMERARA AND LOT 2315 SECTION C BLOCK Y GREAT DIAMOND EAST BANK DEMERARA	TOYOTA FIELDER ENGINE NO: 1NZ-E932168 CHASSIS NO: NZE164-8000481	MOHAN AUTO SPARES
1136	TITO BROWNE	15/03/2023	LOT 25 NORTON STREET, WORT-MAN-VILLE GEORGETOWN	TOYOTA PREMIO ENGINE NO: INZ-C683778 CHASSIS NO: NZT260-3001416	CARICOM AUTO SALES
1137	VALANCE TYSON GREENE	15/03/2023	LOT 11 PRINCE WILLIAM STREET, PLAISANCE EAST COAST DEMERARA	TOYOTA PREMIO ENGINE NO: INC-784886 CHASSIS NO: NZT260-3009104	CARICOM AUTO SALES
1138	TITO BROWNE	15/03/2023	LOT 25 NORTON STREET, WORT-MAN-VILLE GEORGETOWN	TOYOTA PREMIO ENGINE NO: INZ-C805423 CHASSIS NO: NZT260-3011279	CARICOM AUTO SALES
1139	WISHART ADAMS	15/03/2023	LOT 303 NORTH EAST LA PENITENCE GEORGETOWN	TOYOTA HIACE ENGINE NO: 1TR-1128209 CHASSIS NO: TRH200-0156617	CARICOM AUTO SALES
1140	RONDHA HUNTER	15/03/2023	LOT 960 FIRST FIELD CUMMINGS LODGE EAST COAST DEMERARA	TOYOTA ALLION ENGINE NO: 1NZ-E231366 CHASSIS NO: NZT260-3121198	CARICOM AUTO SALES
1141	PAUL ANTHONY SMITH	15/03/2023	LOT 105 COVENT GARDEN EAST BANK DEMERARA	TOYOTA HIACE ENGINE NO: 1TR-1138056 CHASSIS NO: TRH200-0158205	CARICOM AUTO SALES

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
1142	HERMAN LIVERPOOL	15/03/2023	LOT 120 MELANIE DAMISHANA EAST COAST DEMERARA	TOYOTA ALLION ENGINE NO: 1NZ-E030793 CHASSIS NO: NZT260-3111637	CARICOM AUTO SALES
1143	RENATTA PETRULA REDDOCK	15/03/2023	LOT 18 HADFIELD STREET, LODGE, GEORGETOWN	TOYOTA REGIUSACE ENGINE NO: ITR-0796857 CHASSIS NO: TRH200-0104912	CARICOM AUTO SALES
1144	DAMEYON SOMMERSELL	15/03/2023	LOT 1566 BLOCK V FARM EAST BANK DEMERARA	TOYOTA HIACE ENGINE NO: 1TR-1104288 CHASSIS NO: TRH200-0152854	CARICOM AUTO SALES
1145	SHERIF VIRAMOOTOO	15/03/2023	LOT 2257 BLOCK 8 TUSCHEN EAST BANK ESSEQUIBO	TOYOTA RACTIS ENGINE NO:1NZ-D848348 CHASSIS NO: NCP120 2016763	CARICOM AUTO SALES
1146	DEBRA SAMPSON AND RYIAN SHEPHERD	15/03/2023	LOT 459 BLOCK X FIELD A LILIENDAAL EAST COAST DEMERARA AND L0T 43 PALM STREET WERK-EN-RUST GEORGETOWN	TOYOTA FIELDER ENGINE NO: INZ-D523296 CHASSIS NO: NZE141-9130285	CARICOM AUTO SALES
1147	KALETA BRISTOL AND NATASHA PETERS	15/03/2023	LOT 12 SIDELINE DAM EAST COAST DEMERARA AND LOT 160 NORTH HASLINGTON EAST COAST DEMERARA	NISSAN NOTE ENGINE NO: HR15-371599A CHASSIS NO: E11742217	CARICOM AUTO SALES
1148	CALVIN GEORGE	15/03/2023	LOT 8 EASTERN HALF BUSH LOT ESSEQUIBO COAST	TOYOTA FIELDER CAR ENGINE NO: 1NZ-E344004 CHASSIS NO: NZE164-7011539	DEMERARA BANK LIMITED
1149	DHANRAJ TOOLSIERAM	15/03/2023	LOT 601 ZEELUGT NORTH EAST BANK ESSEQUIBO	TOYOTA PREMIO CAR ENGINE NO: 1NZ-F118179 CHASSIS NO: NZT260-3187850	DEMERARA BANK LIMITED

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
1150	SAIF ROSHAN	16/03/2023	LOT 160 BELLE WEST CANAL #2 WEST BANK DEMERARA	TOYOTA CAR ENGINE NO: 1TR-1312952 CHASSIS NO: TRH200-0182084	SHAH NAWAZ MOHAMED TRADING UNDER THE NAME, STYLE AND TITLE AS NAWAZ AUTO SALE
1151	ANDREA ALLE	16/03/2023	LOT 245 WEST RUIMVELDT APARTMENT 97, GROUND FLOOR GEORGETOWN	TOYOTA PREMIO CAR ENGINE NO: 1NZ-E436303 CHASSIS NO: NZT260-3132243	CITIZENS BANK GUYANA INC.
1152	ORHAN SAMPSON	16/03/2023	LOT 1040 COVENT GARDEN EAST BANK DEMERARA	MAZDA AXELA MOTOR CAR ENGINE NO: P5-20253031 CHASSIS NO: BM5FP106960	CITIZENS BANK GUYANA INC.
1153	TISEL PATTERSON	16/03/2023	LOT 151 DURBAN SQUARE LAMAHA GARDENS GEORGETOWN	MAZDA AXELA CAR ENGINE NO: P5-20389153 CHASSIS NO: BM5FS-400553	CITIZENS BANK GUYANA INC.
1154	CLIFFORD R. CORT AND NALINE DELON	17/03/2023	DAVID ROSE STREET BAGOTVILLE, WEST BANKK DEMERARA.	TOYOTA FIELDER ENGINE NO: 1NZ-D913452 CHASSIS NO: NZE1419193018	STANLEY BASDEO TRADING IN THE NAME AND STYLE STAN AUTO SALES
1155	LAKERAM SHUOLOCHAN	17/03/2023	LOT 37 FRIENDSHIP VILLAGE, EAST BANK DEMERARA.	TOYOTA SIENTA ENGINE NO: 1NZ-D359994 CHASSIS NO: NCP81-5084677	STANLEY BASDEO TRADING IN THE NAME AND STYLE STAN AUTO SALES
1156	LALCHAND LALJIT	17/03/2023	NUMBER 46 VILLAGE, CORENTYNE, BERBICE AND LOT 5 SECTION E, NO. 46 VILLAGE CORENTYNE, BERBICE.	LEYLAND LORRY ENGINE NO: R08085 CHASSIS NO: XLRTE75RC0E427432	DEMERARA BANK LIMITED

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
1157	SURIHYA SABSOOK	17/03/2023	LOT 85 PUBLIC ROAD, ROSE HALL TOWN, CORENTYNE BERBICE.	TOYOTA PREMIO ENGINE NO: 1NZ-D846911 CHASSIS NO: NZT260-3094104	DEMERARA BANK LIMITED
1158	PAUL LEWIS	17/03/2023	LOT 26 ORONOQUE STREET, BOURDA, GEORGETOWN.	TOYOTA RUMION ENGINE NO: 1NZ-E775603 CHASSIS NO: NZE151-4013875	DEMERARA BANK LIMITED
1159	CHAITRAM PERSAUD	17/03/2023	LOT 37 ENMORE PASTURE, EAST COAST DEMERARA.	TOYOTA PREMIO ENGINE NO: 1NZ-D780296 CHASSIS NO: NZT260-3087901	STELLAR FINANCIAL CORPORATION INC.
1160	ANDREW PLANT	17/03/2023	LOT 47 FIRST STREET COVENT GARDEN, EAST BANK DEMERARA.	TOYOTA COROLLA RUNK ENGINE NO: 1NZ-C204148 CHASSIS NO: NZE121-0399946	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMTED
1161	LEON BARROW	17/03/2023	LOT 200 MORA, MC KENZIE, LINDEN.	FLAT BED CYCLE ENGINE NO: YX162FMJ-218N00082 CHASSIS NO: LXKKCK100JM200082	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMTED
1162	LAKSHMAN KHEMRAJ AND HAIRDAI DIPLALL	17/03/2023	LOT 376 GOOD HOPE, EAST COAST DEMERARA.	TOYOTA PREMIO ENGINE NO: 1NZA385837 CHASSIS NO: NZT240-0008828	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMTED
1163	ANDRAY ABEL	17/03/2023	LOT 4 CALCUTTA MAHAICONY, EAST COAST DEMERARA.	TOYOTA PEARL CHASSIS NO: QNC21-0080026	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMTED
1164	LALTA RAMPRASHAD	17/03/2023	LOT 6 GREENWICH PARK, EAST BANK DEMERARA.	MASSEY FERGUSON TRACTOR ENGINE NO: 3711345A/4 CHASSIS NO: N06269	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMTED
1165	YASODA KANHAILALL	17/03/2023	LOT 341 PARIKA, EAST BANK ESSEQUIBO.	TOYOTA COROLLA ENGINE NO: 1NZA-404495 CHASSIS NO: JTDBT23E800133026	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMTED

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
1166	ANANSA GRIMES	17/03/2023	LOT 51 PUBLIC ROAD NAAMRYCK, PARIKA, EAST BANK ESSEQUIBO.	TOYOTA HIACE ENGINE NO: 1TR-1204330 CHASSIS NO: TRH200-0166330	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMTED
1167	VANESSA JORDAN-WILSON	20/03/2023	LOT 559 12TH STREET BLOCK 'X', DAIMOND, EAST BANK DEMERARA.	TOYOTA NOTE ENGINE NO: HR12-002255B CHASSIS NO: E12233681	GUYANA PUBLIC SERVICE CO-OPERATIVE CREDIT UNION LIMITED
1168	ESTON BROWN	20/03/2023	LOT 343 LEONORA HOUSING SCHEME, WEST COAST DEMERARA.	MAZDA AXELA ENGINE NO: P5-20434624 CHASSIS NO: BM5FP-403401	GUYANA PUBLIC SERVICE CO-OPERATIVE CREDIT UNION LIMITED
1169	MELINDA KELLY	20/03/2023	LOT 236 FIELD 8 SECTION A, SOUTH SOPHIA, GEORGETOWN.	TOYOTA AXIO ENGINE NO: 1NZ-E529346 CHASSIS NO: NZE161-7076455	GUYANA PUBLIC SERVICE CO-OPERATIVE CREDIT UNION LIMITED
1170	SIVANAND SANJAY RAMKISSOON	21/03/2023	LOT 319 BLOCK 8, TUSCHEN NEW HOUSING SCHEME, EAST BANK ESSEQUIBO.	GC-KM70 CANTER ENGINE NO: 7K-0305446 CHASSIS NO: KM70-0003706	SHAH NAWAZ MOHAMED TRADING UNDER THE NAME, STYLE AND TITLE AS NAWAZ AUTO SALE
1171	GARY ANTHONY TAYLOR	21/03/2023	LOT 60 REPUBLIC ROAD, NEW AMSTERDAM, BERBICE.	TOYOTA PREMIO ENGINE NO: 1NZ-D868955 CHASSIS NO: NZT260-3096401	DOLLA GUYANA INC.
1172	KESTA MARS	21/03/2023	LOT 74 SECTION D SOUTH SOPHIA, TURKEYEN, GEORGETOWN.	TOYOTA VOIS ENGINE NO: 1NZ-X593658 CHASSIS NO: MR053HY9305337991	ELECTRA CO-OPERATIVE CREDIT UNION LTD.
1173	WALTER ROBERTS JR.	21/03/2023	LOT 21 OWEN STREET KITTY, GEORGETOWN.	MERCEDES E250 ENGINE NO: 27492030130370 CHASSIS NO: WDD2120362A938286	CITIZENS BANK GUYANA INC.
1174	WILLIAM SOMMERSELL	21/03/2023	LOT 14 BENT STREET, WERK-EN-RUST, GEORGETOWN.	TOYOTA PREMIO ENGINE NO: 1NZ-E638156 CHASSIS NO: NZT260-3144104	CITIZENS BANK GUYANA INC.

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
1175	SEWNANAN GOPAUL	21/03/2023	LOT 20 SIDELINE DAM VERGENOEGEN, EAST BANK ESSEQUIBO.	WOODEN AND CONCRETE HOUSE FIRST LOOR: 43 FT BY 25 FT GROUND FLOOR: 36 FT BY 25 FT SITUATED AT LOT 20 SIDELINE DAM, VERGENOEGEN, EAST BANK ESSEQUIBO.	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
1176	JOY MOOTONA	21/03/2023	LOT 4 FACTORY ROAD, HARLEM, WEST COAST DEMERARA.	DOOSAN EXCAVATOR ENGINE NO: 4JG1-343581 CHASSIS NO: 21781	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
1177	ODESSA WILLIAMS	21/03/2023	LOT 32 JAMES STREET ALBOUYSTOWN, GEORGETOWN.	TOYOTA PREMIO ENGINE NO: 1NZ-D781802 CHASSIS NO: NZT260-3088794	CARICOM AUTO SALES
1178	SINDO AUSTIN	21/03/2023	LOT 1277 BARE ROOT, BACHELOR'S ADVENTURE, EAST COAST DEMERARA.	TOYOTA VITZ ENGINE NO: 1KR-1281215 CHASSIS NO: KSP130-2043628	HAND-IN-HAND TRUST CORPORATION INC.

Commercial Registry
High and Commerce Streets.
Georgetown.

Reza Manraj,
Registrar of Commerce

(No. 1554)

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
1096	CARMELITA ROXANNE & AUBREY TYRELL	15.03.2023	LOT 24 SPARTA, LIMA SANDS, ESSEQUIBO COAST GUYANA	TOYOTA CAR ENGINE NO: 1NZ-A675799 CHASSIS NO: NZT240-0041926	REPUBIC BANK (GUYANA) LIMITED
1097	LYNDON DORWAY & SHAUNEIL ROBINSON	15.03.2023	3378 CANEVIEW AVENUE SOUTH RUIMVELDT PARK GEORGETOWN	NISSAN CAR ENGINE NO: HR15-022827D CHASSIS NO: C11436044	REPUBIC BANK (GUYANA) LIMITED
1098	ABDUL HACKIM	15.03.2023	LOT 32 PUBLIC ROAD KITTY GEORGETOWN	SUZUKI JEEP CHASSIS NO: TD54W-106510	REPUBIC BANK (GUYANA) LIMITED
1099	ALPHA HARCOURT	15.03.2023	LOT 44 LICHFIELD VILLAGE WEST COAST BERBICE	TOYOTA CAR ENGINE NO: 1NZ-E733313 CHASSIS NO: NZE161-7104737	REPUBIC BANK (GUYANA) LIMITED
1100	RENEE REYNOLDS	15.03.2023	LOT C LAMA AVENUE BEL AIR PARK GEORGETOWN	MAZDA CAR ENGINE NO: PE-31064423 CHASSIS NO: NDERC103379	REPUBIC BANK (GUYANA) LIMITED
1101	BHOJNARINE SINGH	15.03.2023	LOT 10 LATCHMAN SAND ROAD SOESDYKE EAST BANK DEMERARA	TOYOTA CAR ENGINE NO: 1NZ-E678766 CHASSIS NO: NZE164-7027564	REPUBIC BANK (GUYANA) LIMITED
1102	NICKACE STANTON-JOHNSON	15.03.2023	LOT 1194 CANJE PHEASANT LANE SOUTH RUIMVELDT PARK GEORGETOWN	TOYOTA CAR ENGINE NO: 1NZ-D692922 CHASSIS NO: NZT260-3072356	REPUBIC BANK (GUYANA) LIMITED
1103	RICHARD SYLVESTER & ANGELA SYLVESTER	15.03.2023	180 BLOCK X NEW SCHEME CORNELIA IDA WEST COAST DEMERARA	TOYOTA CAR ENGINE NO: 1NZ-E285253 CHASSIS NO: NZT260-3124179	REPUBIC BANK (GUYANA) LIMITED

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
1104	JOSHUA WADE	15.03.2023	LOT 60 HADFIELD STREET WORTMANVILLE GEORGETOWN	TOYOTA CAR ENGINE NO: 1NZ-E017804 CHASSIS NO: NZT260-3110696	REPUBIC BANK (GUYANA) LIMITED
1105	PREMEKA ANAND	15.03.2023	LOT 126 HOUSING SCHEME BUSHLOT VILLAGE WEST COAST BERBICE	TOYOTA CAR ENGINE NO: 1NZ-D449338 CHASSIS NO: NZE151-1064566	REPUBIC BANK (GUYANA) LIMITED
1106	MARIO DA SILVA	15.03.2023	ROSEHALL ESTATE PARK LANE STAFF COMPOUND EAST CANJE BERBICE	TOYOTA CAR ENGINE NO: 1NZ-E393534 CHASSIS NO: NZE164-7013689	REPUBIC BANK (GUYANA) LIMITED
1107	MARK FLETCHER	15.03.2023	570 PATTENSON TURKEYEN SECTION B 7 GEORGETOWN	TOYOTA CAR ENGINE NO: 1NZ-E536341 CHASSIS NO: NZE161-7077311	REPUBIC BANK (GUYANA) LIMITED
1108	KURLEIGH GOODLUCK	15.03.2023	144 KURU KURURU SOESDYKE LINDEN HIGHWAY	TOYOTA CAR ENGINE NO: 1NZ-C507751 CHASSIS NO: NZE141-6019516	REPUBIC BANK (GUYANA) LIMITED
1109	PETER HO-A-LIM	15.03.2023	937 SECTION B, BLOCK X, GREAT DIAMOND, HOUSING SCHEME, EAST BANK DEMERARA	MAZDA CAR ENGINE NO: S5-30280084 CHASSIS NO: DK5FW-114895	REPUBIC BANK (GUYANA) LIMITED
1110	DEVINDRA JAIRAM	15.03.2023	LOT 165 THIRD STREET CRAIG EAST BANK DEMERARA	TOYOTA CAR ENGINE NO: 1NR-8362755 CHASSIS NO: NSP130-2068850	REPUBIC BANK (GUYANA) LIMITED
1111	ANTHONY LUMELINO & NICKETA RAM-LUMELINO	15.03.2023	LOT 25 PUBLIC ROAD, TIMEHRI EAST BANK DEMERARA	TOYOTA PICKUP ENGINE NO: 2UZ-6243753 CHASSIS NO: 5TBBT441X1S182078	REPUBIC BANK (GUYANA) LIMITED

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
1112	RONIQUE BREMNER	15.03.2023	LOT 57 POWIS CRESCENT AMELIA`S WARD MACKENZIE LINDEN	HONDA CAR ENGINE NO: L15B-3532668 CHASSIS NO: GK8-1002203	REPUBIC BANK (GUYANA) LIMITED
1113	JAGMOHAN GOORDIAL	15.03.2023	LOT 102 UNITY BACKDAM EAST COAST DEMERARA	TOYOTA ALLION MOTOR CAR ENGINE NO: 1NZ-C809924 CHASSIS NO: NZT260-3011772	REPUBIC BANK (GUYANA) LIMITED
1114	DANIEL GRIFFITH	15.03.2023	LOT 151 SECTION B NON PARIEL EAST COAST DEMERARA	HONDA CAR ENGINE NO: L15B-1023529 CHASSIS NO: RU11103526	REPUBIC BANK (GUYANA) LIMITED
1115	FELICIA HACK	15.03.2023	LOT 15 LUSIGNAN EAST COAST DEMERARA	HONDA CAR ENGINE NO: L15B-4411352 CHASSIS NO: RU1-1211352	REPUBIC BANK (GUYANA) LIMITED
1116	ADRIAN NOBLE	15.03.2023	LOT 80 FOURTH STREET CUMMINGS LODGE EAST COAST DEMERARA	MAZDA CAR ENGINE NO: P5-30208559 CHASSIS NO: BM5FP-100264	REPUBIC BANK (GUYANA) LIMITED
1117	GARY DEON BEEPAT	15.03.2023	LOT 22 MOUNT SINAI NAW AMSTERDAM WEST CANJE BERBICE	MAZDA CAR ENGINE NO: P520202158 CHASSIS NO: JM6BM42A8E0108852	REPUBIC BANK (GUYANA) LIMITED
1118	ADELINE KING	15.03.2023	15 VRYMAN`S ERVEN NEW AMSTERDAM BERBICE	BMW CAR ENGINE NO: WBAWX320100B27263	REPUBIC BANK (GUYANA) LIMITED
1119	TANDIKA LUYKEN & COLVIS SAUL	15.03.2023	LOT 17 LAD LANE NEW AMSTERDAM BERBICE	TOYOTA CAR ENGINE NO: 1NZ-D985404 CHASSIS NO: NZT260-3108091	REPUBIC BANK (GUYANA) LIMITED
1120	MELISSA TOWLER	15.03.2023	LOT 56 PUBLIC ROAD SHEET ANDORE EAST CANJE BERBICE	NISSAN CAR ENGINE NO: MR20-874524B CHASSIS NO: NT32-545673	REPUBIC BANK (GUYANA) LIMITED

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1121	NKOSI CRAWFORD	15.03.2023	LOT 538 NO.1 ROAD CORENTYNE BERBICE	HONDA CAR ENGINE NO: L15B-3513916 CHASSIS NO: RU1-1013901	REPUBIC BANK (GUYANA) LIMITED
1122	LUXSTON ANTHONY	15.03.2023	LOT 116 LETHEM CENTRAL RUPUNUNI REGION 9	TOYOTA PICKUP CHASSIS NO: 5TFUX4EN7EX026022	REPUBIC BANK (GUYANA) LIMITED
1123	RENEE NERO	15.03.2023	2031 HUMMINGBIRD STREET FESTIVAL CITY GEORGETOWN	TOYOTA CAR ENGINE NO: 1NZ-6278246 CHASSIS NO: NZE164-7051140	REPUBIC BANK (GUYANA) LIMITED
1124	CINDY AZEEZ	15.03.2023	LOT 4214 WEST MINISTER PHASE 2 WEST BANK DEMERARA	TOYOTA CAR ENGINE NO: 1NZ-E293107 CHASSIS NO: NZT260-3124547	REPUBIC BANK (GUYANA) LIMITED
1125	BRANDON DATARAM	15.03.2023	LOT 44 PATENTIA HOUSING SCHEME WEST BANK DEMERARA	TOYOTA MOTOR CAR ENGINE NO: 1NZ-F010829 CHASSIS NO: NZE164-7042812	REPUBIC BANK (GUYANA) LIMITED
1126	MAHENDRA GUYADEEN	15.03.2023	LOT 9 SOESDYKE CANAL#1 POLDER WEST BANK DEMERARA	TOYOTA CAR ENGINE NO: 1NZ-C539796 CHASSIS NO: NZE141-9021535	REPUBIC BANK (GUYANA) LIMITED

Commercial Registry
High and Commerce Streets.
Georgetown.

Reza Manraj,
Registrar of Commerce

(No. 1555)