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LEGAL SUPPLEMENT

A. ACTS — NIL

B. SUBSIDIARY LEGISLATION — NIL

C. BILLS —NIL

GOVERNMENT NOTICE

APPOINTMENT OF MARRIAGE OFFICERS

IN EXERCISE OF THE POWERS CONFERRED UPON HIM BY SECTION 4(1) (A) OF THE MARRIAGE ACT, CHAPTER 45:01 OF THE LAWS OF GUYANA, THE HONOURABLE MINISTER OF HOME AFFAIRS, HAS GRANTED APPROVAL FOR THE UNDERMENTIONED PERSONS TO BE APPOINTED MARRIAGE OFFICERS WITH EFFECT FROM SATURDAY, 27TH JANUARY, 2024.

No.	Names	Organisation
1	Sandra Elizabeth Kurious-Vieira	The Evangelical Lutheran Church
2	Christopher Wordworth	The Evangelical Lutheran Church
3	Corwon Harry	From the Heart Church Ministries
4	Keane Latoya Harmon	The Freedom Life Ministries Inc.
5	Carol Williams	The Freedom Life Ministries Inc.
6	Clyde Mc Garell	The Freedom Life Ministries Inc.
7	Ulele Williams-Joseph	The Freedom Life Ministries Inc.
8	Errol Harlequin	The Freedom Life Ministries Inc.
9	Ingrid Mc Almont	The Freedom Life Ministries Inc.
10	Beryl Austin	The Freedom Life Ministries Inc.
11	Raymond Prince	The Freedom Life Ministries Inc.

With regards,

Raymon E. Cummings
Registrar General

(No. 158)

GOVERNMENT NOTICE

The Telecommunications Agency (the Agency), has received an Application for Frequency Authorisation from **Starlink (Guyana) Inc., a company registered under the Companies Act of Guyana, Chapter 89:01, with registered address at Lot Unit I, Upper Level, Lot 127 Quamina Street, South Cummingsburg, Georgetown, Guyana (the Applicant)**, on January 8, 2024 as per Sections 30(2) of the Telecommunications Act 2016.

The Applicant seeks a Frequency Authorisation to provide public telecommunications services from outside of Guyana using the spectrum in the following frequency band(s).

Authorized Frequency Band(s)	Type (s) of Service(s)	Proposed Geographic Area(s) of Operation	Notes
Ku (12-18) GHz and Ka (26.5–40) GHz	Fixed-Satellite Service (FSS)	The territory of Guyana inclusive of territorial waters	Earth-to-space and space-to-Earth communication between CPE and Satellite station(s)

The Applicant proposes to provide Internet service by way of the Starlink constellation of Low Earth Orbit Satellites, to customer-owned terminals situated within the territory of Guyana. Any interested persons make representations or objections in respect of the said Application addressed to the Telecommunications Agency at Lot 190 Charlotte Street, Bourda, Georgetown, Guyana. Such representations and/or objections must be submitted to the Agency in writing not later than **March 14, 2024**.

(No. 159)

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The Telecommunications Agency (the Agency), has received an Application from **Starlink (Guyana) Inc., a company registered under the Companies Act of Guyana, Chapter 89:01, with registered address at Lot Unit I, Upper Level, Lot 127 Quamina Street, South Cummingsburg, Georgetown, Guyana, (the Applicant)**, on January 8, 2024, for the grant of an Individual Licence, pursuant to Sections 23(2) of the Telecommunications Act 2016, to offer a public telecommunications service within Guyana.

The Applicant proposes to provide Internet service in the territory of Guyana from the Starlink constellation of Low Earth Orbit Satellites to customer-owned terminals in the jurisdiction. Any interested persons make representations or objections in respect of the said Application addressed to the Telecommunications Agency at Lot 190 Charlotte Street, Bourda, Georgetown, Guyana. Such representations and/or objections must be submitted to the Agency in writing not later than **March 14,2024**.

(No. 160)

NOTICE

The Permanent Secretary
Office of the President
Ministry of State
New Garden Street
Bourda
Georgetown
02/01/2024

Dear Sir/Madam,
The above mentioned N.D.C. hereby seeks your assistance in having the Rates and Taxes section of our Budget Estimate for the year 2024, be gazetted in the Official Gazette of Guyana. As the regulation in the Laws of Guyana Local Government Act, Chapter 28:02.

Budget Estimate for Rates are as follows:

Head	*Sub-Head*	*Particulars*	*Code*	*Budget Estimate 2024.*
1	1	Rates (House)	1000	$30,200,000
		Rates (Land)	1001	$3,213,638
		Arrears Rates	1003	$64,286,835
		Interest on Rates	1005	$1,768,351
		Interest on Arrear Rates	1006	$4,110,455

Yours Respectfully,

Mr. Jagroop
CHAIRMAN Chairman
Date

Mr. Parasram Ramkissoon
OVERSEER Overseer
Date

(No. 161)

BANK OF GUYANA

Guideline for

Insurance Companies and Intermediaries

on

Anti-Money Laundering and Countering the

Financing of Terrorism

Date issued
March 26, 2013

Dates Amended
29 April 2019
17 March 2023
15 January 2024

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ABBREVIATIONS

AML	Anti-Money Laundering
AML/CFT	Anti-Money Laundering and the Countering the Financing of TerrorismBOG 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	Know Your Customer
KYE	Know 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 InsuranceBusiness

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 launderingand financing of terrorism in the insurance industry.

Internationally, initiatives to prevent the misuse of financial systems by personslaundering money and financing terrorism led to the formation of the Financial ActionTask 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 followedby 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, while sanctions are to be imposed in accordance with section23 of the AML/CFT Act 2009. Where any procedures are required to be established under these Guidelines, such procedures must be followed and the insurance companymay, upon the request of BOG, be asked to demonstrate compliance.

These Guidelines should always be considered together with, inter alia, the obligationsof the Anti-Money Laundering and Countering the Financing of Terrorism Act, No. 13of 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.

However, if different practices emanate from the host jurisdiction the more specific requirements of host regulators and authorities should be monitored and met. Wherethe 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 Act2009 (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

[1] See Appendix A.

2.0 GENERAL

2.1 Definitions

“Act” means The Anti-Money Laundering and Countering the Financing of TerrorismAct 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 ActNo. 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, arrangementor 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 ofthe 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 resultof 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, and a person who has been entrusted with a prominent function by an international organisation at the level of senior management, including directors, deputy directors and members of the board or equivalent functions, 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 theidentity of the offender and includes, on a proportional basis, property into which anyproperty 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 UnitedNations Security Council Resolutions on Suppression of Terrorism) Regulations 2013.

"**Reporting Company**" means an insurance company and a designated non-financialbusiness and profession as defined in the Anti-Money Laundering and Countering theFinancing 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 ofterrorism. 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 ofcomplex 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 reinsurancetransactions 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 beingestablished to facilitate illegal transactions.

f. Premium financing by non-regulated financial companies can be used as an avenuefor 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 forpremium 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 notnecessarily 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 thelaundered proceeds back into the economy in such a way that they re-enter thefinancial system appearing as normal business funds. This may be obtaining assets e.g. through investment in a policy, obtaining payment by way of chequeor 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 LAUNDERINGAND 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 adequatelywith 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 reasonablypracticable 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 terroristfinancing 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 cooperationwith 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 andterrorist 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 theAML/CFT Act 2009:

- **Threshold Transaction Report (TTRs)** – any transaction facilitated fora customer (single or accumulated) within a month that is equal to or abovetwo 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, monitoringand 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 thefinancial group as applicable.

b. Senior Management must review policies and procedures periodically forconsistency with the insurance company's business plan, product and serviceofferings, 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 andregulators in respect of the AML/CFT programme are acted upon in a timelymanner;

   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 andmonitor 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 compliancewith Section 19 (3) of the Anti-Money Laundering and Countering the Financing ofTerrorism Act 2009 (Act No. 13 of 2009) designate a manager or official employedat 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 levelarrangements 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

[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 ofsection 18.

discharge their duties. Specialized training on the prevention and detection ofML/FT include, but is not limited to:

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 ofAML/CFT control;

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

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

vii. The identification and handling of completed and attempted suspiciousactivity and transactions;

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

ix. The handling of monitoring, production and restraint orders received fromlaw 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 begiven 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 theinsurance company. Ideally, the CO should have a direct reporting line tosenior 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 wherepractically, 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 thatremuneration 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 SeniorManagement 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 inAML/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 controlmechanisms;

iv. Conduct periodic assessments of AML/CFT control mechanisms to ensure theircontinued 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 reportsuspicious transactions and suspicious attempted transactions, are appropriatein all relevant areas of the insurance companies and brokers;

vi. Develop written AML/CFT policies and procedures that are kept up to date andapproved 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, proceduresand 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, proceduresand systems. The Bank may also request that an Insurance Company/Brokerconduct 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 thecompany 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 procedureexceptions 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 deficienciesnoted in previous audits and regulatory examinations, including progress inaddressing outstanding supervisory actions, if applicable;

v. A review of employee training for effectiveness, completeness and frequencyand 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 reportingsuspicious 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 andtheir 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 July2019. This Guideline sets out *inter alia*, the minimum standards that are expectedof 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/CFTin 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 andmitigate 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 andscrutinizing 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 theRisk Based Approach and should avoid a silo approach when assessing the relationship between risks.

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 toapply 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 AMLdeficiencies;
   - countries subject to sanctions, embargos or similar measures issued by, forexample, the United Nations;
   - countries which are vulnerable to corruption; and
   - those countries that are believed to have strong links to terrorist activities.

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

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 moneylaundering and terrorist financing. Factors might include:

- a politically exposed person, or the public profile of the customer indicatinginvolvement with, or connection to, politically exposed persons;
- complexity of the relationship, including use of corporate structures, trusts andthe use of nominee accounts where there is no legitimate commercial rationale;
- a request to use numbered accounts or undue levels of secrecy with atransaction;
- 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. Personsengaged 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 privacyof 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 thanaverage 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 andmaintain a risk profile of the customer. Based on this assessment, insurancecompanies 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 particularlysusceptible 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 andafter 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 obviouslyfictitious 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 theirownership 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 ofthe transactions and accounts throughout the course of the businessrelationship, to ensure that the transactions being conducted are consistent with the insurance company's knowledge of the customers or beneficiary, theirbusinesses 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

vii. There are adequate checks and controls from the customer's country of originor 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 performthe 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 shouldconsider terminating the business relationship, if possible, and making a suspicioustransaction 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 documentsto 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 theabsence 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-basedapproach, 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 satisfactoryevidence of the identity of individual customers or beneficiaries including obtaininginformation about:

i. true name or name(s) used,
ii. identification card, passport or driver's license or any other officialmeans 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 bemade 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 corporatecustomers 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 beingdissolved, 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 doesnot 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 byway 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 theidentity 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 verifythe 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 companymust 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 obtainedfor 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 insurancecompany considers it satisfactory;

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

vi. The trustees have provided details of the parties to the trust at the time theapplication 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 beneficiarieswhose 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 achievethis. 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, orfor the benefit of a beneficiary, be requested by the trustees (whether named on theoriginal list provided by the trustee, subsequently added, or included originally onlyby 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 occupationalretirement 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 insurancecompany 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 tothe 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 andcurrent 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 theclass 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 theparties to the scheme should have their identities verified as appropriate.

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

8.8 Other Applicants

a. Other Applicants for a business relationship may arise and the insurance companyshould 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 theconstitution 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 beenreceived. 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 continuesto 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 relationshipshall 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 mandatesin addition to the evidence of identification for the person granting the power. Theinsurance 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 providingthat:

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 evidenceof identity the insurance company should decide whether it is satisfied withthe 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 betaken 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 andseek information about the source of wealth /funds before accepting the PEPas 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 ofdue 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 wherethe 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 toemployees, 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 forbusiness is an acceptable applicant.

b. The insurance company should record in detail on the client file the basis on whichthe 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 theevidence of their appointment and must provide details of the identity of any otherpersons involved as set out in these Guidelines.

d. Where it is necessary for the identity of one of the parties to be verified, for examplewhere 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 therequirements of these Guidelines; or

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

e. All copy documentary evidence passed to the insurance company must be certifiedby 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 companymust either obtain the evidence themselves, or obtain satisfactory evidence from analternative source.

The insurance company must monitor the status of all acceptable applicants on anongoing 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 relationshipwith 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 taxresidency, 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 higherrisk domestic PEPs or international PEPs. This involves obtaining senior management approval before establishing or continuing the relationship, takereasonable steps to establish the source of wealth and the source of funds and conductenhanced 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. The identity and verification for the beneficial owner of the beneficiary must be established prior to pay-out. This includes determining whetherfiling a STR is necessary.

d. Additional controls for higher risk situations may include close monitoring such asincreased monitoring of transactions (frequency, thresholds, volumes, etc.). In somecases, 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 beneficiariesare:

i. Customers that are legal entities whose structure makes it difficult to identifythe 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 atboth 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 ongoingdeposits.
- A history within an occupation with a higher risk for ML/TF due to localcrime 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.

4 Table 5

- Customer transfers the contract to another insurer; (low risk after a longrelationship, 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 ismade.

- 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.

For high-risk customers, the following additional measures must be applied to enhancedue 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 responsibilityfor 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 otherwiserequired; 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 exerciseof 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 paymentthat 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 thetransaction,
- There is change of address or place of residence of the policy holder orbeneficiary,
- 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 thepolicy as collateral unless it is clear that it is required for financing of a mortgageby 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 causespenalties 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 thetransactions 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 therisk 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-facecustomers.

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

   i. Independent contact with the prospective policy holder by the insurancecompany,

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

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

   iv. In the extreme, refusal of business relationship without face-to-facecontact 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 companiesshall therefore satisfy themselves as to the adequacy of policyholder's due diligenceprocedures 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 beverified 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 remainup 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 clientwho 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 thebeneficiaries 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 suchas 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 theidentity of the beneficiary prior to the pay-out. The information collected shallbe recorded and maintained in accordance with these Guidelines.

b. Verification of the identity of beneficiaries and persons known to be likely to benefitmust, 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 for any (or on behalf of) that beneficiary prior to pay-out.

8.20 Acquisition of a Business or Block of Customers

a. There are circumstances where an insurance company may acquire a business withestablished 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 tothe 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 andimplement 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 deliverymechanism; 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 namesof the individual. Where the name of the individual has changed for a reason otherthan 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 relationshipthe 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 suitableidentification 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 insection 9.1 to confirm the address.

b. Where it is not possible to obtain either a Passport or a National Identification Cardthen the insurance company should consider the risk profile of the application as to the documentary evidence it considers acceptable. This should be not less thantwo (2) other formal documents carrying appropriate personal details which showverifiable 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 theindividual confirming the current address of the individual.

e. It is the responsibility of the Insurance Company to ensure that they hold a currentaddress for an individual at all times, however, once the verification of the addressof 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 reasonswhy they have failed;

iv. Carry out a risk assessment on the policy holder taking into account factorssuch 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 companyto be satisfied that they have identified the individual. In the absence of being so satisfied, the application for a business relationship shall notproceed 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 insurancecompany;

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 individualfor 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. Theoverriding 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 theagency.

9.6 Verification of Identity by a Related Party

a. Where an employee, partner or principal of a broker or acceptable applicant is theapplicant 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 theidentity 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 verificationis complete.

c. However, it is appreciated that it is not feasible for an insurance company to leaveany 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 insurancecompany can start processing the business immediately, provided that it is at the same time taking steps to verify the 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 theyhold within their organisation or approval by the Insurance Company, is deemed suitable to certify any copy documents provided to the Insurance Company as partof the Know Your Customer due diligence.

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5 See paragraph 9.8

b. A Suitable Certifier may be:

i. An employee of the insurance company, or any group company of theinsurance company;
ii. An Agent bound by contract to the insurance company, or any groupcompany of the insurance company;
iii. An authorised representative of an embassy or consulate of the country whoissued 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 approvedoccupational 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 musthave 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 alsowrite their name in block letters underneath their signature and should includea 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 SuitableCertifier attaching the copy documents and confirming that they are true copiesof 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 truecopies 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 thatthe 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 ascontracts 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 pensionplans.

b. Most life insurance products are designed for the long-term and some will only payout 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 beindividual 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 thatassociated with other financial products (e.g., loans, payment services) or other sectors (e.g., banking, gambling, precious stones and metal dealers). Indeed, manylife insurance products are not sufficiently flexible to be the first vehicle of choice for money launderers. However, as with other financial services products, there isa risk that the funds used to purchase life insurance may be the proceeds of crime.

6 Annex B, Life Insurance Distribution Channels and Brokers

d. There is also a risk, even limited, that funds withdrawn from life insurancecontracts 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).

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 LifeWrapper 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 investmentsunder control of the customer • May have a high upper limit for the amounts of funds held	• **Higher/moderately high risk** compared withother life insurance products
Products designated for High Net Worth (HNW) persons or products for individual generally withguaranteed 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 withother life insurance products
Product that pays for periodic Income benefit for the life of a person ***Examples of product name***:	• Offer the ability to hold funds • May have a high limit for fund held	• **Moderate risk** comparedwith other life insurance products

Fixed and Variable Annuities	• Accumulation period followed by a liquidation period • Underlying investments managed by the insurer	
Product designed to provide endowments foran 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 lifeinsurance products
Products subscribed by a company to pay a periodic income benefit for the lifeof employees **Examples of product name:** Group Annuities	• Typically used for retirement savings and pension schemes • Generally subscribed bya company in order to provide a future benefitto its employees • Underlying investments managed by the insurer	• **lower risk** compared with other life insurance products
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-termcare or critical illness Example of product name: Term Life Individual Group Long-term Care Critical Illness	• No ability to hold funds • Generally payments onlyin 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 shouldnormally 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 examplea “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 andthe 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 practicablethereafter.
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 nameof a verified person or entity, the insurance company must ensure that verificationof 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 beaddressed 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 occurrenceof a “trigger” event.

d. For the purpose of this document the trigger events should be deemed to be thoseevents 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 theprogressive programme:

a. Small exempted one-off transactions.
b. Acceptable applicants where the acceptable applicant is the customer itself andacting 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 automaticallycause 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 paymentor 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 sinceverification of identity was undertaken and the verification on file is not of the levelrequired 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 reasonto 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 fromthe normal pattern of previous business then the insurance company must considerwhether this requires additional information or not and whether this is a suspicioustransaction 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 “accountpayee”; or

b. To a bank account held (solely or jointly) in the name of the policyholder by anyelectronic 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 abusiness 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 whereand 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 forthe account remitting the monies not being in the name of the applicant for a business relationship are understood, and where considered necessary, the identityof 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 theinsurance 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 aregular 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 ofrisk 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 remittingaccount 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 14.1are 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 arerequired 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 whichsuspicion 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] toinclude 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 honestperson would make;
d. Knowledge of circumstances which would indicate facts to an honest andreasonable person; and
e. Knowledge of circumstances, which would put an honest and reasonable person onenquiry.

15.3 What is "Suspicion?"

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

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 wouldnot 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 toreport 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 andproper 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.

[7] Section 141 of the Insurance Act 2016

Money launderers constantly invent new schemes, but the list below gives examplesof 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 provideevidence 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 trueneeds;
- Sudden changes in intermediary transaction pattern;
- Unexplained receipt of bulk premiums from intermediary accounts

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 inunusual circumstances;
- Payment from obscure or unregulated organisations;
- Unnecessarily complex and/or unusual transactions or intentions, orpatterns of transactions;
- Requests for part investment and return of surplus funds;
- Immediate interest in surrender penalties or requests for largewithdrawals or policy loans;
- Early surrender of a contract;
- Receipt of unexplained telegraphic transfers, requests to returntelegraphic transfers;
- Requests for no correspondence to go to policy holder;
- Complex ownership structures involving layers of companies and/ortrusts;
- 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 meanmoney 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 takenon 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 becomesaware 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 identityof 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 beingstructured 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. Fulldetails 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 laidout in the FIU's AML Handbook for Reporting Entities 2021.[8]

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

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

i. An insurance company shall establish written internal procedures, which enable all directors, managers and employees to know to whom they shouldreport 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; decidewhether 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 mayadd comments and recommendations to the suspicion report to assist in evaluating the circumstances surrounding the suspicion, the report must besent to the compliance officer and an appropriate record maintained. A suspicion is not transferable and, as such, cannot be passed on as the reportis 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 memberof staff of the insurance company considers that there may be a suspicion of moneylaundering or other suspicious activity, normal reporting procedures should be followed.

16.0 TIPPING OFF

Insurance companies that obtain information, which is suspicious or indicates possiblemoney 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 forthe 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 anindividual or group to finance terrorist acts.

b. The key difference between ML and TF is that with ML, the person seeks to disguisethe 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 ideologicalmotives. An insurance company or broker should bear this in mind when assessingthe 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 linkedto 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 inplace will overlap with measures to counter the financing of terrorism (CFT). Thesemay 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-Qaidaorganization 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 wholeor in part, for the manufacture, acquisition, possession, development

export, trans-shipment, brokering, transport, transfer, stockpiling or useof 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 alsotake advantage of the potential profits to be made by facilitating the movements ofsensitive 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 UnitedNations 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 listsof 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 enquiriesor 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 accordancewith the Evidence Act Chapter 5:03.

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 recordsare 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 orother 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 theform 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 theorganisation;

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 (ifapplicable); and

vi. Information sufficient to identify any relevant papers.

c. Relevant reports, disclosures to, acknowledgements and consents by the FIU mustalso 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-moneylaundering 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) yearsfrom the date when:

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

   ii. The business relationship was formally ended; or

   iii. If the business relationship was not formally ended, when the last transactionwas 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 allrelevant records for as long as required by such FIU.

20.0 STAFF AWARENESS AND TRAININGTraining

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 inaccordance 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 FIUin accordance with these guidelines, or where the FIU or any law enforcemententity are carrying out or intending to carry out a money laundering investigation.

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

- The legal obligations and the offences associated with money launderingactivities;
- The types of suspicious transactions in respect of which diligence shouldbe 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 allparticipants, 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 employeeare correct and complete.

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

   i. new business and the acceptance – either directly or via intermediaries – ofnew 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 dataof 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 arrangeto 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 returnon compliance with these guidelines within fifteen (15) days after the end of the quarterin 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 insureror broker may wish to take into account when performing risk assessments. This Annexshould be read in conjunction Section 6 RBA of this Guidance, as well as the applicablenational 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 performingtheir 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 launderingand terrorist financing based on the product's design. Product risk should be assessedperiodically and when significant changes are made to product offerings (including thedevelopment 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 ortransact 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 earlywithdrawal
Time horizon	Products that are typically held for a long period of time, such as years, until retirement or death	Products that are typicallyheld for a shorter time period
Purpose and intended use of products	Product design makes it easyto identify if products are not being used as intended	Product design makes itdifficult 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 coveringconsumer 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 orsimilar scheme that provides retirement benefits to employees, where contributions are made by way of deduction from wages and the scheme rules donot 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 isto 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 potentialservice 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 consistentwith 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 frequenttransactions because it allows for low fee transactions and there may be no disincentiveto withdrawing money at any time.

The following tables describe attributes used to assess service and transaction risk andprovide 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 ofthe cheque). **Potentially**: Some Digital Currencies

Customer is not the payer or recipient of the funds	The funds are moved fromor to another financial institution	The third party paying or receiving funds has not previously been disclosed.
Payment source orrecipient 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 athird party outside of country (More difficult to trace or confirm source of funds).
Number of transactions	Low number of transactionsor transaction frequency that is typical for the product	Large number of transactions back and forth with the customer or thirdparties is normal for theproduct 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 thatmay 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 toAML/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 employeeor an agent. For example, trusts orinsurance sold by telephone or online without adequatesafeguards 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, withoutadequate 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 anunexplained 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 businessconnections 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 indicatorsof 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 illegalgambling.

- 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 FATFstatements 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 moneylaundering and terrorist financing threats posed by customers based on their characteristics. Understanding the inherent risks helps us effectively identify appropriatemitigating 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 assessvulnerability 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 isquestionable.
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 ascredit 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
Other factors	Customer does not have negative news media or media confirms what is known aboutthe customer (such as career confirmation or community engagement)	Customer has ties to or is ona 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 requestingthe 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 thirdparties.

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 insurersrisk 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 andpolitical 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 moneylaundering 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-riskactivity 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 lowby the Life Insurer.	Countries risk ranked as highby 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 withties to high-risk countries.

Geographic Risk Red Flags

- Geographic risk: significant and unexplained geographic distance between residence or business location of the customer and the location where the productsale took place (or the location of the insurer's representative).
- Has the policyholder provided certification of their domestic tax residency that issupported 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 includeties to higher risk countries?
- Death claim payments to a beneficiary residing in a high-risk country due toterrorism.
- Premiums and/or settlements are paid through accounts held with financialinstitutions established in jurisdictions associated with higher ML/TF risk; and
- Broker is based in, or associated with, jurisdictions associated with higherML/TF.

10 See Annex A, Examples of Risk Factors Relevant for the ML/FT Risk Assessments of InsuranceEntities, page 68

ANNEX B

Life Insurance Distribution Channels and Brokers

Insurance is sold through a variety of distribution channels. In instances, life insurancepolicies are sold through brokers. The life insurer will have limited or no direct contactwith the policyholder. Life insurance policies may also be sold online, where there maynot 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 theproduct is sold, the life insurer should consider the risks related to the broker used andthe 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 lifeinsurance 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 highnet 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 makeit difficult to identify the beneficial owner of the policyholder orof 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 economicjustification 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 orclose associates, as covered under R. 12. (e.g., a PEP designated as a beneficiary by an unrelated policyholder could hidea 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 maycontribute 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 activein charities and non-profit organization, precious metals and stonedealers, 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 productfeatures	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 customerand an employee or broker, and is not supported by other mitigation measures like identification performed by an obliged or authorized person suchas 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/CFTobligations 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 sellto 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 andservices 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 lesssophisticated AML/CFT framework and may benefit from more direction fromthe 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 thebroker 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 intermediationmay 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 takeinto 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 themattractive to individuals seeking to hide income, commit tax fraud and evade tax or taxreporting 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 shouldtake into account group wide risk appetite and framework, where relevant. Dependingon the circumstances and local jurisdictional requirements, the parent company should perform a consolidated risk assessment for the entire group, taking into accountthe 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 consistencywith 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 industryor 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 therequirements 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 comparablepolicy 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 terroristactivity) 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 froma 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 withina short time period cancels the policy, requests the return of the cash value payableto a third party

- the applicant for insurance business wants to borrow the maximum cash value of asingle 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 wereinvolved, including both current and savings accounts). Through one of these transfers, the funds were transferred to Country U from a current account in orderto 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 andrepresented 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 cashby a drug trafficker. The funds were deposited into several bank *accounts* and thentransferred to an *account* in another jurisdiction. The drug trafficker then enteredinto 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

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

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 surrenderof the policy.

- 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, canexpose 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 wereable 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 investigationhas 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 CountryZ 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.

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

- 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 withvalue 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 establishmentof the policy and 2 months before the expiry of the insurance. The insured remainedthe same. The insurer reported the case. The last beneficiary - an alias - turned outto be a PEP.

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 thatthe 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

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

laundering operators. The court order froze aircraft insurance premiums taken outby 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 Caravelleand 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 DEAswooped on an alleged Colombian drugs baron and tons of cocaine valued at manybillions of dollars were seized and a massive cocaine processing factory located in Colombia together with aircraft valued at more than USD22 million were destroyedin 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 theconsumers of the drugs. Much of the cocaine flowing into the USA was transportedinto the country by air. During this period the Colombian cartels rose to wealth andprominence, 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 inthree 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 avoidingthe raising suspicions with the insurance company.[15]

- 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 localinstitution. 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

[15] FATF Report on Money Laundering Typologies, 202 - 2003

policy would be left to run for a couple of years before being closed with the requestthat 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 providedfor 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 insurerreported 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 companyin 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 enforcementagencies. 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 assurecontinuation of the reinsurance arrangement.

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

- 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 turnedout that the company was linked to potential war lords and drug traffickers. A report was made to the law enforcement authorities.

Return premiums

There are several cases where the early cancellation of policies with return of premiumhas been used to launder money. This has occurred where there have been:

- a number of policies entered into by the same insurer/intermediary for smallamounts 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 excessivenumbers 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 beliefthat 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 insurancesupervisor reviewed the insurer's papers, which identified one of the bank's clientsas 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 aninsurer involved in the litigation became aware that the guilty fraudster was linkedto 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 policiesto 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. Theproceeds were laundered via public works companies. A network consisting of twoteams 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 thepurchase 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]

- An individual purchases an expensive new car. The individual obtains a loan to payfor 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 thepolicy 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 similarfraud schemes carried out by terrorist groups.

[17] FATF Report on Money Laundering and Terrorist Financing Typologies, 2003 – 2004

LAND COURT

LAND REGISTRATION AREA: **PLANTATION BEST**

PARCEL: **7**

BLOCK: **II**

ZONE: **WEST COAST DEMERARA**

Pursuant to Section 79 of the Land Registry Act, Chapter 5:02, TAKE NOTICE that the following Declaration of Title was made by Madam Nicola Pierre, Commissioner of Title on the 24th day of June, 2022, in respect of the Parcel 7 in Block: II of Zone: West Coast Demerara, part of Plantation Best.

APP. NO.	NAME & ADDRESS OF AWARDEE	DECLARATION OF TITLE OF PARCEL
21/2021	Earl Franklyn Bagot of Lot 25 Phoenix Park, Klien, Pouderoyen, West Bank Demerara	7

T. Adams,
for Commissioner of Title.

LAND COURT,
VICTORIA LAW COURTS,
SUPREME COURT,
GEORGETOWN.

Dated the 1st day of December, 2023.

(No. 163)

LAND REGISTRATION AREA: **COTTON TREE**

PARCELS: **283, 1019, 1020A, 913, 914, 940, 942, 943, 952, 951, 985, 1504, 868, 1000, 343, 346, 1016, 351, 356, 354**

BLOCK: **XII**

ZONE: **BERBICE RIVER WEST**

The following Applications in respect of Lands at Cotton Tree, Berbice River West, is fixed for **HEARING** before Madam Nicola Pierre, Commissioner of Title at the Georgetown Land Court on **March 14, 2024 at 9:00am**, in person.

App No.	Applicants	Address	Parcel(s)
83/2023	Chateram Dalloo	Lot 83 Blairmont, West Bank Berbice	283
53/2021	Bibi Shazeeda Rahim and Waheed Kkodabux	Lot 11 Section A Cotton Tree Village, West Coast Berbice	1019
17/2022	Amir Khan and Bibi Shaneeza Rahim	Lot 11 Section B Cotton Tree Village, West Coast Berbice	1020A
T68/2022	Zamaluddin	Lot 11 Cotton Tree Village, West Coast Berbice	913
70/2022	Kamaloadeen Nazroodeen	Lot 11 Cotton Tree Village, West Coast Berbice	914
7/2020	Deonarine Seegobin	Lot 14B Cotton Tree Village, West Coast Berbice	940, 942 & 943
4/2023	Mooklall Jagdeo	Lots 19-20 Section B Cotton Tree Village, West Coast Berbice	952
61/2022	Dianne Indira Adrian	Lot 185 Phulwam Street, Better Hope, East Coast Demerara	951+
91/2023	Zulfikar Bux	Lot 5B Public Road, Cotton Tree Village, West Coast Berbice	868, 985, 1504 & 1000
38/2022	Mohamed Nazam Hakeem and Haliman Hakeem	Lot 43 Section A Cotton Tree Village, West Coast Berbice	343
54/2023	Ameer Bsksh	Lot 43 Section A Cotton Tree Village, West Coast Berbice	346
69/2022	Kamalodeen	Lot 11 Cotton Tree Village, West Coast Berbice	1016
45/2023Z	Zahir Khan	Lot 10 Cotton Tree Village, West Coast Berbice	351
54/2022	Shandicka Naraine Suenarine	Lot 50 Section A Cotton Tree Village, West Coast Berbice	354
18/2023	Ameer Baksh and Rajpatie Baksh	Lot 49A Cotton Tree Village, West Coast Berbice	356
69/2022	Kamalodeen	Lot 11 Cotton Tree Village, West Coast Berbice	1016

T. Adams,
for Commissioner of Title.

LAND COURT,
VICTORIA LAW COURTS,
SUPREME COURT,
GEORGETOWN.

Dated the 23rd day of January, 2024.

(No. 164)

LAND REGISTRATION AREA: COTTON TREE

PARCELS: 894, 899, 1018, 1017, 923, 1012,930, 935, 320, 319, 415, 410, 422, 450, 450A, 419,450, 433, 342, 341, 376, 376

BLOCK: XII

ZONE: BERBICE RIVER WEST

The following Applications in respect of Lands at Cotton Tree, Berbice River West, is fixed for **HEARING** before Madam Nicola Pierre Commissioner of Title at the Georgetown Land Court on **April 11, 2024 at 9:00am**, in person.

App No.	Applicants	Address	Parcel(s)
49/2021	Hetram Tirbeni and Danita Tirbeni	Lot 10 Cotton Tree Village, West Coast Berbice	894
80/2021	Narine Chanderpaul	Lot 10 Section B Cotton Tree Village, West Coast Berbice	899
82/2021	Shazamadeen Abdul Rahim	Lot 11 Cotton Tree Village, West Coast Berbice	1018
83/2021	Abdul Emanudeen Rahim	Lot 11 Cotton Tree Village, West Coast Berbice	1017
80/2019	Deo Heeralall	Lot 13A Cotton Tree Village, West Coast Berbice	923 & 1012
52/2021	Deodat Singh	Lot 14 Section A Cotton Tree Village, West Coast Berbice	930
70/2021	Chandrawattie Bissoondat and Bisram Basantram	Lot 14 Cotton Tree Village, West Coast Berbice	935
43/2021	Tulsi Ramjiwan	Lot 30 Cotton Tree Village, West Coast Berbice	320
85/2021	Bindoo Inshan	Lot 30 Cotton Tree Village, West Coast Berbice	319
86/2021	Yadwantie Singh	Lot 30 Cotton Tree Village, West Coast Berbice	415
53/2022	Zahaida Basruddin	Lot 32 A Cotton Tree Village, West Coast Berbice	410
107/2019	Sursattie Dipchand	Blairmont, West Bank Berbice	422, 450, &450A
105/2019	Sursattie Dipchand	Lot 278 Geraldine Street, Rosignol Village, West Bank Berbice	419
3/2020	Kubeer Tajkumar also known Kubir Tajkumas	Lot 33 Section A Cotton Tree Village, West Coast Berbice	450
47/2022	Neale Hansram	Lot 3 #3 Settlement Blairmont, West Bank Berbice and Lot 41 Section A Cotton Tree West Coast Berbice	458 & 433
26/2021	Feroz Ahmad	Lot 42A Cotton Tree Village, West Coast Berbice	342

App No.	Applicants	Address	Parcel(s)
24/2021	Fazir Abmad	Lot 42 Section A Cotton Tree Village, West Coast Berbice	341
9/2021	Nafiz Hatim Hatimeen	Lot 45 Section A Cotton Tree Village, West Coast Berbice	376
29/2023	Hataymeen Moursawlin	Lot 45 Section A Cotton Tree Village, West Coast Berbice	376

T. Adams,
for Commissioner of Title.

LAND COURT,
VICTORIA LAW COURTS,
SUPREME COURT,
GEORGETOWN.

Dated the 23rd day of January, 2024.

(No. 165)

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LAND REGISTRATION AREA: **LOT NO. 46 VILLAGE**

BLOCK: **LVII**

ZONE: **CORENTYNE COAST BERBICE**

The following Applications in respect of the Land at the above mentioned area is fixed for **HEARING** before **Madam Nicola Pierre,** Commissioner of Title at the Demerara Land Court, Victoria Law Courts, Georgetown, Demerara on Wednesday, March 20, 2024 at 9:00am. The Hearing will be conducted *via* zoom.

App No.	Applicants	Address	Parcel(s)
62/2023	Madho Kenraj	No. 46 Village, Corentyne, Berbice	Sub-Parcel MK being; Sub-Parcel A of Parcel 282, Sub-Parcel B of Parcel 245 Sub-Parcel D of Parcels 244 & 281.
63/2023	Nankumarie Davie Laljit	No. 46 Village, Corentyne, Berbice	**FIRSTLY:** Sub-Parcel NDL being; Sub-Parcel A of Parcel 203, Sub-Parcel B of Parcels 165 & 201, Sub-Parcel C of Parcel 164. **SECONDLY:** Sub-Parcel NDL 1 being; Sub-Parcel A of Parcels 163, 164, 165, 200 & 201.

App No.	Applicants	Address	Parcel(s)
64/2023	Thakoormatie Devi Ramkissoon	No. 46 Village, Corentyne, Berbice	Sub-Parcel TR comprising; Sub-Parcel A of Parcels 185, 186 & 187, Sub-Parcel B of Parcel 149 & Sub-Parcel C of Parcel 150.
65/2023	Subhas Chandra	No. 46 Village, Corentyne, Berbice	Sub-Parcel SC being; Sub-Parcel A of Parcels 160 & 196 & Sub-Parcel B of Parcel 159.
66/2023	Dhanesh Ramnauth represented by Lalita Lalu	No. 46 Village, Corentyne, Berbice	Sub-Parcel DHR comprising Sub-Parcel A of Parcels 141, 146, 147, 182 & 183.
67/2023	Sankar Jugroo represented by Thakoormatie Devi Ramkissoon	No. 46 Village, Corentyne, Berbice	Sub-Parcel SJ being; Sub-Parcel A of Parcels 223, 261 & 262, Sub-Parcel B of Parcels 221 & 224, Sub-Parcel C of Parcel 260.
68/2023	Latchman Ramdhine	No. 46 Village, Corentyne, Berbice	Sub-Parcel LR being; Sub-Parcel A of Parcels 224 & 226, Sub-Parcel B of Parcels 225 & 261, Sub-Parcel C of Parcels 262, 263 & 227.
69/2023	Bhoopaul Ramkissoon & Taramatie Ramkissoon	No. 46 Village, Corentyne, Berbice	Sub-Parcel BR being; Sub-Parcel A of Parcels 301 & 337, Sub-Parcel B of Parcels 238, 268, 261, 298 & 299, Sub-Parcel C of Parcel 336 & Sub-Parcel I of Parcel 296.

App No.	Applicants	Address	Parcel(s)
70/2023	Ramkumar Rambarran	No. 46 Village, Corentyne, Berbice	Sub-Parcel RR being; Sub-Parcel A of Parcels 175 & 212, Sub-Parcel B of Parcels 134, 137, 174 A & 211, Sub-Parcel N of Parcel 141.
73/2023	Bashir Hussain	No. 46 Village, Corentyne, Berbice	Sub-Parcel BH being; Sub-Parcel A of Parcel 265, Sub-Parcel B of Parcel 264, Sub-Parcel C of Parcels 286 & 303.
74/2023	Wahid Hossain	No. 46 Village, Corentyne, Berbice	Sub-Parcel WH being; Sub-Parcel A of Parcel 245, Sub-Parcel C of Parcels 244 & 281, Sub-Parcel D of Parcel 280 & Sub-Parcel E of Parcel243.
75/2023	Parbatty Totaram also known as Parbatty Chinappa and Navin Totaram	No. 46 Village, Corentyne, Berbice	Sub-Parcel PT being; Sub-Parcel B of Parcels 150, 186, 187 & 188, Sub-Parcel D of Parcel 151.
76/2023	Jhandeshwar Samkaran and Chandrawatie Samkaran represented by Youbraaj Khemraj	No. 46 Village, Corentyne, Berbice	Sub-Parcel JS being; Sub-Parcel B of parcels 244, & 281, Sub-Parcel C of parcel 280 & Sub-Parcel D of parcel 243.
77/2023	Rashid Hossein represented by Norvin Gharbaran	No. 46 Village, Corentyne, Berbice	**FIRSTLY:** Sub-parcel RH1 comprising of; Sub-Parcel A of Parcels 314 & 315, Sub-parcel D of Parcel 268. **SECONDLY:** Sub-Parcel RH2 comprising Sub-Parcel A of Parcels 240 & 276, Sub-Parcel B of Parcels 239 & 275.
78/2023	Mohamed Hoosein	No. 46 Village, Corentyne, Berbice	Sub-Parcel MB being; Sub-Parcel B of Parcels 286, 262 & 263, Sub-Parcel A of Parcel 264 & Sub-Parcel C of Parcel 302.

App No.	Applicants	Address	Parcel(s)
79/2023	Jamwantie Surujnauth represented by Surojnie Budhram	68 Tin Pan Ally, Barrackpore, in the ward of Naparima, Trinidad & Tobago and Lot 6 Sections C, No. 50 Village, Corentyne, Berbice.	Sub-Parcel JS 2 comprising Sub-Parcel B of Parcel 223, Sub-Parcel C of Parcels 220, 221 & 259 & Sub-Parcel D of Parcel 260.
80/2023	Mohamed Haniff Kamalodeen	No. 46 Village, Corentyne, Berbice	Sub-Parcel MHK being; Sub-Parcel A of Parcel 209 & Sub-Parcel B of Parcels 134, 171 & 172, Sub-Parcel C of Parcel 208 & Sub-Parcel G of Parcel 141
81/2023	Youbraaj Khemraj	No. 46 Village, Corentyne, Berbice	129, 130, 167, 168, 203, Sub-Parcel B of Parcel 204 & Sub-Parcel D of Parcel 141

T. Adams,
for Commissioner of Title.

LAND COURT,
VICTORIA LAW COURTS,
SUPREME COURT,
GEORGETOWN.

Dated the 23rd day of January, 2024.

(No. 166)

AWARDS OF LANDS AT COTTON TREE, BERBICE

Pursuant to Section 31 of the Land Registry Act, Chapter 5:02, TAKE NOTICE that the following Declarations of Title were made in respect of parcels of Land at Cotton Tree in Block: XII of Zone: Berbice River West. The Parcels of land referred to are defined on a plan by Vinyak V.H. Bandon and Surin S. Sukhai, Sworn Land Surveyors dated the 2023/07/05 on record at the Department of Lands and Surveys as Plan No. 84354.

Application No.	Applicants Name	Parcel No. on Sketch Plan COS 649 - Sheet 1	Parcel No on Final Plan No. 84354	Acreage
95/2021	Jashwattie Dhanpat and Rachel Dhanpat (minor)	31	34	0.058
2212022	Ramdat Deochand, Shamwattie Deochand and Geniss Deochand	180	196	0.171
3/2023.	Sarfraz Sharif	268	302	0.139
13/2022	Arnold Roopan	275	310	0.137
1412023	Chateram Dalloo	283	321	0.097
34/2021	KishanArjune	286A	324	0.093
19/2022	OmeerKhan	287	326	0.359
7/2016.	Krishna Raghunandan	1508	437	.0.068
7/2016.	Krishna Raghunandan	1509	438	0.043
39/2022	Sunita	978A	399	0.084
16/2022	Suresh Kumar Ramasray	998B	426	0.128
35/2022	Soomar Singh & Hardal Singh	983	407	0.400
46/2022	Rajkumarie Kishore & Yoogol Kishore	959	377	0.109
71/2019	SelochneeJowaheer	104A	111	0.190

(No. 167)

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Pursuant to Section 31 of the Land Registry Act, Chapter 5:02, TAKE NOTICE that the following Declarations of Title were made in respect of parcels of Pand at Cotton Tree in Block: XII of Zone: Berbice River West. The Parcels of land referred to are defined on a plan by Vinyak V. H. Bandon and Surin S. Sukhai, Sworn Land Surveyors dated 2015/05/10 on record at the Department of Lands and Surveys as Plan No. COS-649

Application No.	Applicant's Name	Parcel No. on Sketch Plan COS 649 - Sheet 3	Acreage
44/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	725	0.189
44/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	726	0.174
4412018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	727	0.268
44/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	745	0.912

Application No.	Applicant's Name	Parcel No. on Sketch Plan COS 649 - Sheet 3	Acreage
44/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	746	1.312
4412018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	763	1.177
44/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	764	1.165
4412018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	808	0.297
44/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	807	0.178
41/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	722	0.361
41/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	747	0.893
41/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	758	0.703
41/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	805	0.312
4212018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	17B	1.689
42/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	18B	0.601
42/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	22B	0.218
42/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	1244	0.849
42/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	1245	2.525
42/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Hailma Khan - Applicant)	1268	0.406
42/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	1269	0.385
42/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	1271	0.385
93/2018	Dahuytie Narine - Administrator of the Estate of Deonarine	661A& 6616	0.187

(No. 168)

Pursuant to Section 31 of the Land Registry Act, Chapter 5:02, TAKE NOTICE that the following Declarations of Title were made in respect of parcels of Land at Cotton Tree in Block: XII of Zone: Berbice River West. The Parcels of Land referred to are defined on a plan by Vinyak V.H. Bandon and Surin S. Sukhai, Sworn Land Surveyors dated 2015/11/28 on record at the Department of Lands and Surveys as Plan No. COS-649

Application No.	Applicant's Name	Parcel No. on Sketch Plan COS 649 - Sheet 4	Acreage
43/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	1000C	0.523
43/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	1032	1.13
43/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	1118	2.754
43/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	1202	2.712
43/2018	Amzad Khan the Estate of Noor Mohamed (Mansoor Ally Khan and Bebe Halima Khan - Applicant)	1507	0.072
229/2015	Bebe Haleema Khan - Administrator of Mansoor Ally Khan Estate (Mansoor Ally Khan - Applicant)	1033	1.179

(No. 169)

MISCELLANEOUS

2023 No. 136 DEMERARA

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

THIRD PUBLICATION

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 Declaration of Title by TREVON ANDRE CHICHESTER to the above described land.

NOTICE

I, TREVON ANDRE CHICHESTER of Lot 13 Cottage, Mahaicony, East Coast Demerara, have presented a Petition for a Declaration of Title by prescription to the land 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 Court in the City of Georgetown, a notice of opposition and an affidavit or affidavits in support thereof and serve a copy of the Notice and any affidavit(s) upon the said Petitioner, TREVON ANDRE CHICHESTER.

The said Petition is accompanied by a plan of the land which may be inspected at the said Registry during office hours.

Dated at Georgetown, Demerara,
this 23rd day of July, 2023.

Saphier Husain,
Attorney-at-Law for the Petitioner.

SCHEDULE

Sublot 'A' being a portion of Lot 1 West half of Plantation Cottage, Mahaicony, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said Tract containing an area of 1.496 (one decimal four nine six) acres as shown on and defined on a plan by M.H. Amsterdam, Sworn Land Surveyor dated the 23rd March, 2009 and recorded at the Department of Lands and Surveys on 9th April, 2009 – No. 45182.

MEMORANDUM

The address for service and place of business of the Petitioner is at the office of his Attorney-at-Law, Mr. Saphier Husain of First Federation Building, Croal Street, Georgetown, Demerara.

(No. 170)

2023-HC-DEM-CIV-P-263

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

CIVIL JURISDICTION

DECLARATION OF TITLE

THIRD PUBLICATION

NOTICE

NORMAN BRADFORD also known as George Barnwell of Lot 4 Middle Walk, Victoria, East Coast Demerara, 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 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 14th day of December, 2023.

Jochebed Pollard,
Attorney-at-Law for the Petitioner.

SCHEDULE

E ½ of Lot 4 Section "B" Plantation Victoria, situate on the East Coast Demerara, the said sublot containing an area of 0.2933 (nought two nine three three) of an acre as shown and defined on a plan by Ashton Blair, Sworn Land Surveyor dated the 20th day of December, 2022 and recorded at the Department of Lands and Surveys on the 26th January, 2023 – No. 82455.

MEMORANDUM

The Petitioner's address for service and place of business is at the Chambers of his Attorney-at-Law, Ms. Jochebed Pollard of Lot 220 South Road, Lacytown, Georgetown.

(No. 171)

2023-HC-CIV-DEM-P-266 DEMERARA

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

THIRD PUBLICATION

NOTICE

TAKE NOTICE that JACQUELENE CAROL DUNCAN of Lot 63 Triumph, East Coast Demerara, 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 of Judicature at Georgetown, Demerara, a notice of his/her opposition and any affidavit(s) in support thereof upon the said Petitioner, JACQUELENE CAROL DUNCAN.

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 19th day of December, 2023.

Gem I Sanford - Johnson,
Attorney-at-Law for the Petitioner.

SCHEDULE

Sub lot lettered "A" being a part of the East half of lot numbered 63 (sixty-three) in the Western half of Township section of Plantation Triumph, 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 0.107 (nought decimal one nought seven) of an acre being shown and defined on a plan by Sherlock O.B. Bailey, Sworn Land Surveyor dated the 30th day of November, 2019 and recorded at the Guyana Lands and Surveys Commission on the 11th day of December, 2019 as Plan No. 73610.

MEMORANDUM

The Petitioner's address for service and place of business is at the Chambers of her Attorney-at-Law Ms. Gem I. Sanford - Johnson of Lot 215 South Road, Lacytown, Georgetown.

(No. 172)

2023-HC-DEM-CIV-P-269

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

CIVIL JURISDICTION

DECLARATION OF TITLE

THIRD PUBLICATION

NOTICE

RONATA SAMANTA PAUL also known as Ronata Paul also known as Samantha Renautha Paul also known as Samantha Paul of E½ of Lot 8 Farm,

Mahaicony, East Coast Demerara, 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 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 Petition is accompanied by a plan of the property which may be inspected at the Registry during office hours.

Dated at Georgetown, Demerara,
this 21st day of December, 2023.

Jochebed Pollard,
Attorney-at-Law for the Petitioner.

SCHEDULE

Sublot 'RSP' being a portion of Lots 8 & 7 Plantation Farm, also known as Blenheim, situate on the West Bank of the Mahaicony River on the East Coast Demerara, the said sublot containing an area of 0.4573 (nought decimal four five seven three) of an acre as shown and defined on a plan by Elijah J. Persaud, Sworn Land Surveyor dated the 25th October, 2023 and recorded at the Department of Lands and Surveys on the 17th November, 2023 – No. 85342.

MEMORANDUM

The Petitioner's address for service and place of business is at the Chambers of her Attorney-at-Law, Ms. Jochebed Pollard of Lot 220 South Road, Lacytown, Georgetown.

(No. 173)

2023-HC-DEM-CIV-P-270

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

THIRD PUBLICATION

NOTICE

A Petition for a Declaration of Title by Prescription for the Land described in the Schedule hereto has presented by KHALID WAZIR SHAH, SHAMSHUN NISA SHAH and MEHERUN NISA SHAH KHALID all of 1727 St Annes Road Winnipeg, Manitoba R2N 4B8, Canada.

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 Supreme Court, Georgetown, Demerara, a notice of his/her opposition Notice, together with an affidavit(s) in support thereof and to serve a copy of the Notice and the affidavit(s) upon the said KHALID WAZIR SHAH, SHAMSHUN NISA SHAH and MEHERUN NISA SHAH KHALID.

The said Petition is accompanied by a Plan of the property which can be inspected at the Registry during office hours.

Dated at Georgetown, Demerara
this 21st day of December, 2023.

Narendra Singh,
Attorney-at-Law for the Petitioners.

SCHEDULE

Sublot "A" of Lot 11 Plantation Windsor Forest situate on the West Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said Sublot "A" of Lot 11, containing an area of 0.099 (nought decimal nought nine nine) acres being shown on a plan by D.C. Jessimy, Sworn Land Surveyor dated the 18th May, 2022 and recorded at the Guyana Lands and Surveys Commission on the 14th June, 2022 as Plan No.80534.

MEMORANDUM

The Petitioners address for service is at the Chambers of Mr. Narendra Singh, Attorney-at-Law of Lot 215 South Road and King Street, Lacytown, Georgetown, Guyana.

(No. 174)

2023-HC-DEM-CIV-P-272

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

THIRD PUBLICATION

NOTICE

A Petition for a Declaration of Title by Prescription for the Land described in the Schedule hereto has presented by PHULMATTIE BUDHAI of 10224127th Street, South Richmond Hill, New York 11419, United States of America and also of 30 Virginia Village, Cane Grove, East Coast Demerara Guyana.

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 Supreme Court, Georgetown, Demerara, a notice of his/her opposition together with an affidavit(s) in support thereof and to serve a copy of the Notice and the affidavit(s) upon the said Petitioner, PHULMATTIE BUDHAI.

The said Petition is accompanied by a Plan of the property which can be inspected at the Registry during office hours.

Dated at Georgetown, Demerara,
this 22nd day of December, 2023.

Narendra Singh,
Attorney-at-Law for the Petitioners.

SCHEDULE

Tract C being portion of the West half of the North half Lot 30 Virginia Village situate on the Left Bank Mahaica River, in the County of Demerara, in the Republic of Guyana, the said Tract C containing an area of 0.1117 (nought decimal one one one seven) acres being shown on a plan by Carol James, Sworn Land Surveyor dated the 4th March, 2022 and recorded at the Guyana Lands and Surveys Commission on the 24th March, 2022 Plan No. 79830.

MEMORANDUM

The Petitioner's address for service is at the Chambers of Mr. Narendra Singh, Attorney-at-Law of Lot 215 South Road and King Street, Lacytown, Georgetown, Guyana.

(No. 175)

2023 No. P-1 DEMERARA

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

CIVIL JURISDICTION

DECLARATION OF TITLE

SECOND PUBLICATION

NOTICE

I, JOEL APRIL of sub-lot D' being part of Lot 89 Section B Burnham Boulevard being a part of Plantation Mocha, 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 of Georgetown, a notice of his/her opposition and an affidavit or affidavits and serve a copy of the Notice and any affidavit(s) upon the said Petitioner, JOEL APRIL.

The said Petition is accompanied by a plan of the property which may be inspected at the Registry during office hours.

Dated this 2nd day of January, 2024.

B. Williams,
Attorney-at-Law for the Petitioner.

SCHEDULE

Sub-lot lettered 'D', a part of Lot numbered 89 (eight-nine) Section B Burnham Boulevard, East Bank Demerara, in the County of Demerara, in the Republic

of Guyana, measuring an area of 0.0854 (nought decimal nought eight five four) of an acre as shown on a plan by Kelvin Gittens, Sworn Land Surveyor dated the 4th day of January, 2023 and recorded at the Guyana Lands and Surveys Commission as Plan No. 82393 dated the 14th day of January, 2023.

MEMORANDUM

The address for service of the Petitioner is at the Chambers of Ms. Beulah Williams, Attorney-at-Law Room D11 Maraj Building of Lot 185 Charlotte and King Streets, Lacytown, Georgetown.

(No. 176)

2022-HC-DEM-CIV-P-14

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

SECOND PUBLICATION

NOTICE

RAYMOND HINDS of Lot RH Section A Nabaclis Village, East Coast 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 City of Georgetown, Demerara, a notice of his or her opposition and an affidavit or affidavits in support thereof and serve a copy of the said Notice with any affidavit(s) in support thereof upon the 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 21st day of January, 2022.

R. Jackson,
Attorney-at-Law for the Petitioner.

SCHEDULE

'RH' portion of the undivided Lands of Section 'A' Nabaclis Village, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, measuring an area of 0.118 (nought decimal one one eight) of an acre as shown on a plan by L.L. Rutherford, Sworn Land Surveyor dated the 21st day of May, 2021 and recorded at the Guyana Lands and Surveys Commission on the 30th day of June, 2021 as Plan No. 77565.

MEMORANDUM

The Petitioner's address for service and place of business is at the Chambers of Mr. Rexford Jackson, Attorney-at-Law of Lot 23 Brickdam, Stabroek, Georgetown, Demerara.

(No. 177)

2023-HC-DEM-CIV-P-86

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

SECOND PUBLICATION

NOTICE

HAIMANT LALL of Lot 2 Abrams Zuil, Essequibo Coast, 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 City of Georgetown, Demerara, a notice of his/her opposition and an affidavit or affidavits in support thereof and serve a copy of the said Notice with any affidavit(s) in support thereof upon the 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 6th day of November, 2023.

R. Jackson,
Attorney-at-Law for the Petitioner.

SCHEDULE

Sub-lot lettered "E" of being a portion of Block 'B' of lot numbered 2 (two) and sub-lot lettered 'F' being a portion of Lot numbered 2 (two) Plantation Abrams Zuil, situate on the Left Bank of the Essequibo River, in the County of Essequibo, in the Republic of Guyana, measuring an area of 0.077 (nought decimal nought seven seven) of an acre as shown on a plan by Mahendra Sahadeo, Sworn Land Surveyor dated the 5th day of January, 2023 and recorded at the Guyana Lands and Surveys Commission on the 26th day of January, 2023 as Plan No. 82460.

MEMORANDUM

The Petitioner's address for service and place of business is at the Chambers of Mr. Rexford Jackson, Attorney-at-Law of Lot 95 Hadfield Street, Werk-en-Rust, Georgetown, Demerara.

(No. 178)

2023 No. P-139 DEMERARA

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE OF GUYANA

DECLARATION OF TITLE

SECOND PUBLICATION

In the matter of the Land Registry Act, Chapter 5:02.

- and -

In the matter of an Application for a Declaration of Title of Sub-Parcel 'B' of Parcel 438 (formerly Lot 77), all being parts of Helena No. 2 Mahaica in Land Registration Area in Block: 1 of Zone: West Bank of the Mahaica River, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, more fully described on a Sketch Plan by G.I. Brathwaite, Sworn Land Surveyor and dated the 6th day of March, 2023 and recorded at the Guyana Lands and Surveys Commission on the 23rd day of March, 2023 - No. COS 1622 by BASMATTIE PERSAUD.

NOTICE

BASMATTIE PERSAUD of Lot 77 Helena, Mahaica, East Coast Demerara, Guyana, has presented a Declaration of Title by Adverse Possession to the Property described in the Schedule below.

Any person(s) intending to oppose the said Application for a Declaration of Title must within 1 (one) month after the date of the first publication of the Notice, file in the Land Registry in Georgetown, a notice of his/her intention and an affidavit or affidavits in support thereof upon the said BASMATTIE PERSAUD of Lot 77 Helena, Mahaica, East Coast Demerara, Guyana or her through her Attorney-at-Law.

The said Application is accompanied by a plan of the property which may be inspected at the Land Registry, Georgetown, Demerara, during office hours.

Dated at Georgetown, Demerara,
this …. day of December, 2023.

A. Murphy-Goodman,
Attorney-at-Law for the Applicant.

SCHEDULE

In the matter of an Application by BASMATTIE PERSAUD to be registered as the proprietor of Sub-Parcel 'B' of Parcel 438 (formerly Lot 77), all being parts of Helena No. 2 Mahaica in Land Registration Area in Block: 1 of Zone: West Bank of the Mahaica River, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, more fully described on a Sketch Plan by G.I. Brathwaite,

Sworn Land Surveyor and dated the 6th day of March, 2023 and recorded at the Guyana Lands and Surveys Commission on the 23rd day of March, 2023 - No. COS 1622.

MEMORANDUM

The address for service of the Applicant is at the Law Office of Olayne Joseph of Lot 220 South Road, Lacytown, Georgetown, Guyana and her Attorney's place of business is situate at Lot 1 Wren Avenue and Aubrey Barker Road, South Ruimveldt, Georgetown, Guyana.

(No. 179)

2023-HC-DEM-CIV-P-155

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

SECOND PUBLICATION

NOTICE

DONNA ORETHA HARRIS of Lot 1 Chapel and Princess Streets, Georgetown, 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 City of Georgetown, Demerara, a notice of his or her opposition and an affidavit or affidavits in support thereof and serve a copy of the said Notice with any affidavit(s) in support thereof upon the 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 26th day of July, 2023.

R. Jackson,
Attorney-at-Law for the Petitioner.

SCHEDULE

Sub-lot lettered "Z" of being a portion of the S½ of Lot numbered 1 (one) Chapel and Princess Streets, South Section Lodge, Georgetown, in the County of Demerara, in the Republic of Guyana, measuring 0.180 (nought decimal one eight nought) of an acre as shown on a plan by L.L. Rutherford, Sworn Land Surveyor dated the 28th day of June, 2018 and recorded at the Guyana Lands and Surveys Commission on the 13th day of July, 2018 as Plan No. 69816.

MEMORANDUM

The Petitioner's address for service and place of business is at the Chambers of Mr. Rexford Jackson, Attorney-at-Law of Lot 95 Hadfield Street, Werk-en-Rust, Georgetown, Demerara.

(No. 180)

2023 No. P-160 DEMERARA

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE OF GUYANA

DECLARATION OF TITLE

SECOND PUBLICATION

In the matter of the Land Registry Act, Chapter 5:02.

- and -

In the matter of an Application for a Declaration of Title of Sub-Parcel 'A' of Parcel 438 (formerly Lot 77), all being parts of Helena No. 2 Mahaica in Land Registration Area in Block: 1 of Zone: West Bank of the Mahaica River, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, more fully described on a Sketch Plan by G.I. Brathwaite, Sworn Land Surveyor and dated the 6th day of March, 2023 and

recorded at the Guyana Lands and Surveys Commission on the 23rd day of March, 2023 - No. COS 1622 by DHANWANTI PERSAUD.

NOTICE

DHANWANTI PERSAUD of Lot 77 Helena, Mahaica, East Coast Demerara, Guyana, has presented a Declaration of Title by Adverse Possession to the Property described in the Schedule below.

Any person(s) intending to oppose the said Application for a Declaration of Title must within 1 (one) month after the date of the first publication of the Notice, file in the Land Registry in Georgetown, a notice of his/her intention and an affidavit or affidavits in support thereof upon the said DHANWANTIE PERSAUD of Lot 77 Helena, Mahaica, East Coast Demerara, Guyana or her through her Attorney-at-Law.

The said Application is accompanied by a plan of the property which may be inspected at the Land Registry, Georgetown Demerara, during office hours.

Dated at Georgetown, Demerara,
this …. day of December, 2023.

A. Murphy-Goodman,
Attorney-at-Law for the Applicant.

SCHEDULE

In the matter of an Application by DHANWANTI PERSAUD to be registered as the proprietor of Sub-Parcel 'A' of Parcel 438 (formerly Lot 77), all being parts of Helena No. 2 Mahaica, Land Registration Area in Block: 1 of Zone: West Bank of the Mahaica River, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, more fully described on a Sketch Plan by G.I. Brathwaite, Sworn Land Surveyor dated the 6th day of March, 2023 and recorded at the Guyana Lands and Surveys Commission on the 23rd day of March, 2023 - No. COS 1622.

MEMORANDUM

The address for service of the Applicant is at the Law Office of Olayne Joseph of Lot 220 South Road, Lacytown, Georgetown, Guyana and her Attorney place of business is situate at Lot 1 Wren Avenue and Aubrey Barker Road, South Ruimveldt, Georgetown, Guyana.

(No. 181)

2023-HC-DEM-CIV-P-234

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

SECOND PUBLICATION

NOTICE

KERLEN SAM of Lot 11 Two Friends, East Coast Demerara, 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 City of Georgetown, Demerara, a notice of his or her opposition and an affidavit or affidavits in support thereof and serve a copy of the said Notice with any affidavit(s) in support thereof upon the 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 27th day of October, 2023.

R. Jackson,
Attorney-at-Law for the Petitioner.

SCHEDULE

Sub-lot lettered "A" of the W½ of Lot 11 Section 'C' Plantation Two Friends, East Coast of Demerara, in the County of Demerara, in the Republic of Guyana,

measuring an area of 0.1299 (nought decimal one two nine nine) of an acre as shown on a plan by L.L. Rutherford, Sworn Land Surveyor dated the 29th day of March, 2016 and recorded at the Guyana Lands and Surveys Commission on the 15th day of April, 2016 as Plan No. 64004.

MEMORANDUM

The Petitioner's address for service and place of business is at the Chambers of Mr. Rexford Jackson, Attorney-at-Law of Lot 95 Hadfield Street, Werk-en-Rust, Georgetown, Demerara.

(No. 182)

2023-HC-DEM-CIV-P-248 DEMERARA

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

SECOND PUBLICATION

In the matter of an Application by DHANRAJ HARDOWAR for a Declaration of Title by prescription.

NOTICE

DHANRAJ HARDOWAR of Lot 18 Section B Non Pariel, East Coast 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 which may be inspected at the Registry during office hours.

Dated at Georgetown, Demerara,
this 28th day of November, 2023.

D. Sukhdeo,
Attorney-at-Law for the Petitioner.

SCHEDULE

Tracts lettered 'C' and 'D' being portions of land formerly held under Grant 4006, situate at a Place called Pine Ground on the Right Bank of the Mahaicony River, in the County of Demerara, in the Republic of Guyana, the said Tract lettered "C" commences at a wood paal K.P which is N. 78° 46' 40" TR-66.0 feet inland from a point about 4444.0 feet above the mouth of Pine Ground Creek and its boundaries extends thence in façade N. 78° 46' 40" TR. - 410.82 feet, thence, N. 167° 48' 17" TR. - 47.80 feet, thence N. 215° 16' 40" TR. - 79.42 feet, thence N. 258° 46' 40" TR. - 383.98 feet, thence N. 05° 05' 38" TR. - 106.77 feet, to the point of commencement and containing an area of 0.967 (nought decimal nine six seven) of an acre and the said Tract lettered "D" commences at a wood paal K.P which is N. 78° 46' 40" TR. - 603.58 feet inland from a point about 4444.0 feet above the mouth of Pine Ground Creek and its boundaries extends thence in façade N. 78° 46' 40" TR. - 3151.11 feet, thence, N. 168° 46' 40" TR. - 102.96 feet, thence, N. 258° 46' 40" TR. - 3181.94 feet, thence, N. 32° 03' 55" TR. - 79.42 feet, thence N. 349° 36' 38" TR. - 77.59 feet to the point of commencement and containing an area of 7.471 (seven decimal four seven one) acres being shown on a plan by Khamraj Persaud, Sworn Land Surveyor dated the 7th day of April, 2021 and recorded at the Guyana Lands and Surveys Commission on the 16th day of April, 2021 as Plan No. 76932.

MEMORANDUM

The Petitioner's address for service and place of business is at the Chambers of his Attorney-at-Law, Ms. Dhanwanti Sukhdeo of Lot 169 Charlotte Street, Lacytown, Georgetown, Demerara, Guyana.

(No. 183)

2023-HC-DEM-CIV-P-249 DEMERARA

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

SECOND PUBLICATION

In the matter of a Petition by HEWBURN FORDE for a Declaration of Title by Prescription.

NOTICE

HEWBURN FORDE of West half of Lot 'R' Bent Street, Wortmanville, Georgetown, 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 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 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 28th day of November, 2023.

Ms. Dhanwanti Sukhdeo,
Attorney-at-Law for the Petitioner.

SCHEDULE

Sublot lettered 'F' being a part of the two thirds 2/3 portion of the West half of Lot 'R' Bent Street, Wortmanville, situate in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said sublot lettered 'F' containing an area of 0.087 (nought decimal nought eight seven) of an acre as shown on a plan by Dellon U. Congreaves, Sworn Land Surveyor dated the 20th May, 2023 and recorded at the Guyana Lands and Surveys Commission on the 21st June, 2023 as Plan No. 83943.

MEMORANDUM

The Petitioner's address for service and place of business is at the Chambers of his Attorney-at-Law, Ms. Dhanwanti Sukhdeo of Lot 169 Charlotte Street, Lacytown, Georgetown, Demerara, Guyana.

(No. 184)

2024-HC-DEM-CIV-P-02

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

SECOND PUBLICATION

NOTICE

ROXANNE PATRICIA GORING-POLLARD of Lot 3 Dem Amstel, West Coast Demerara, Guyana, has 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 one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court in the City of Georgetown, a notice of his/her opposition and an affidavit or affidavits in support thereof and serve a copy of this Notice and any affidavit(s) upon the said Petitioner.

The said Petition is accompanied by a plan of the said property which may be inspected at the Registry during Office hours.

Dated this 4th day of January, 2024.

Sgd. Mr. R.N. Poonai, S.C.,
Attorney-at-Law for the Petitioner.

SCHEDULE

Tract lettered 'R' being portion of the Land known as property of Skeckle in Section lettered 'E' Plantation Fellowship, situate on the West Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said Tract lettered 'R' containing an area of 0.311 (nought decimal three one one) of an acre as shown and laid down on a plan by G. Samaroo, Sworn Land Surveyor, dated the 27th day of July, 2023 and recorded at the Guyana Lands and Surveys Commission on the 4th day of August, 2023, as Plan No. 84386.

MEMORANDUM

The Petitioner's address for service and place of business is at the Chambers of her Attorneys-at-Law, Mr. R.N. Poonai, S.C., Mr. S.J. Poonai and/or Mr. N. Poonai of Lot 153 Charlotte Street, Lacytown, Georgetown, Guyana.

(No. 185)

2023-HC-DEM-CIV-P-268

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

SECOND PUBLICATION

NOTICE

LENA MC CALMON and JULIAN FITZHERBERT MC CALMON also known as Julian F. Maccalmon, both of Lot 35 Relief and Support, East Bank Demerara, 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 one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court in the City of Georgetown, a notice of his/her 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 this 20th day of December, 2023.

Sgd. Mr. R.N. Poonai, S.C.,
Attorney-at-Law for the Petitioners.

SCHEDULE

Lot numbered 19 (nineteen) comprising sublot lettered "X" and sublot lettered "Y", all being parts of the South half of Plantation Relief and Support, in the Craig-Caledonia Village District, situate on the East Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot numbered 19 (nineteen) being shown on a plan by C.S. Mc Lean, Sworn Land Surveyor dated the 6th July, 1979, the said sublots lettered "X" and "Y" containing an area of 0.1806 (nought decimal one eight nought six) and 13.047 (thirteen decimal nought four seven) respectively being shown on a plan by Carol James, Sworn Land Surveyor dated the 21st day of March, 2018 and recorded at the Guyana Lands and Surveys Commission on the 23rd day of March, 2018 as Plan No. 68902.

MEMORANDUM

The Petitioners' address for service and place of business is at the Chambers of their Attorneys-at-Law, Mr. R.N. Poonai, Mr. S.J. Poonai and/or Mr. N. Poonai of Lot 153 Charlotte Street, Lacytown, Georgetown, Guyana.

(No. 186)

PETITION NO. 4-POF 2024 (BERBICE)

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

TERRY AMANDA PORTER of Lot 24 D David Street, SPR, Rose Hall Town, Corentyne, Berbice, has 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 one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court at New Amsterdam, Berbice and/or at Georgetown, Demerara, a notice of his/her opposition and an affidavit or affidavit(s) together with a copy of the Notice upon the said Petitioner, TERRY AMANDA PORTER.

The said Petition is accompanied by a plan of the said property which may be inspected at the Registry of Court at New Amsterdam, Berbice, during Office hours.

Adrian Anamayah,
Attorney-at-Law for the Petitioner.

SCHEDULE

Sub Plot 'Tract lettered 'A', containing an area of 0.0539 (nought decimal nought five three nine) of an acre being a portion of the sublot 'd' and a portion of sublot 'c' being a portion of Lot 24 South of the Public Road, eastern half of Rose Hall Town, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said Tract being shown, laid down and defined on a plan by Seaon M. James, Sworn Land Surveyor dated this 12th day of August, 2020 and recorded at the Guyana Lands and Surveys Commission on the 30th day of December, 2020 as Plan No. 76044.

MEMORANDUM

The address for service of the Petitioner is at the Chambers of Messrs. Adrian Anamayah and/or Ian Anamayah, Attorneys-at-Law of Lot 7-7 Cheddi Jagan Street, New Amsterdam, Berbice.

(No. 187)

2023-HC-ESQ-CIV-P-62

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

CIVIL JURISDICTION

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

We, VIJAI MAHADEO and GOMATTIE MAHADEO, both of Lot A Section B, Golden Fleece Estate, Essequibo Coast, 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 Supreme Court in the County of Essequibo, 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 Petitioners.

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 9th day of June, 2023.

Brian Primo,
Attorney-at-Law for the Petitioners.

SCHEDULE

Plot lettered 'A' being a portion of Lot numbered 69 (sixty-nine) Section "C" and Plot lettered 'B' being a portion of Tract 'E' in Section "B", all being portions of Plantation Golden Fleece, situate on the Essequibo Coast of the County of Essequibo, in the Republic of Guyana, the said Plot lettered 'A' containing an area of 5.678 (five decimal six seven eight) acres and the said Plot lettered 'B' containing an area of 6.968 (six decimal nine six eight) acres as shown and defined on a plan by Bhesham Mohan, Sworn Land Surveyor dated the 9th March, 2023 and recorded at the Guyana Lands and Surveys Commission on the 23rd March, 2023, as Plan No. 83033.

MEMORANDUM

The Petitioners' address for service and place of business is at the Chambers of their Attorney-at-Law, Mr. Brian Primo of The Braithwaite Law Group, at Lot 128 Carmichael Street, South Cummingsburg, Georgetown, Guyana, Tel.: 592-223-9660/592-639-1414 and email – brianp@tb-lawgroup.com.

(No. 188)

2023-HC-ESQ-CIV-P-94

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

CIVIL JURISDICTION

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

LOCRECIA INNISS, TROY INNISS and RAJPATTIE INNISS, all of Lot 22 Plantation Zorg-en-Vlygt, 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 Supreme Court in the County of Essequibo, a notice his/her opposition and an affidavit or affidavits in support thereof a serve a copy of the Notice or any affidavit(s) upon the said Petitioners.

The said Petition is accompanied by a plan of the property which may be inspected at the Registry during Office hours.

Dated at Queenstown, Essequibo Coast,
this 24th day of November, 2023.

Brian Primo,
Attorney-at-Law for the Petitioners.

SCHEDULE

Lot numbered 22 (twenty-two) Plantation Zorg-en-Vlygt, situate on the Essequibo Coast of the County of Essequibo, in the Republic of Guyana, the said lot containing an area of 1.2439 (one decimal two four three nine) of an acre as shown and defined on a plan by Colin J.H. Bowen Sworn Land Surveyor dated the 24th May, 2023 and recorded at the Guyana Lands and Surveys Commission on the 8th September 2023, as Plan No. 84739.

MEMORANDUM

The Petitioners' address for service and place of business is at the Chambers of their Attorney-at-Law, Mr. Teakaram Singh, whose address for service is at The Sui Generis Law Firm at Lot 131 Dageraad, Queenstown, Essequibo Coast, Guyana and Lot 170 Charlotte Street, Bourda, Georgetown, Guyana.

(No. 189)

2023-HC-ESQ-CIV-P-95

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

CIVIL JURISDICTION

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

PAMELA HARRYLALL also known as Elsie Harrylall and TESSA BABULALL, represented herein by her duly constituted Attorney, Pamela Harrylall also known as Elsie Harrylall, agreeably with Power of Attorney No. 71/2022, executed on the 20th day of May, 2022 and registered at the Deeds Registry, Essequibo on the 6th day of June, 2022, 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 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 Petitioners.

The said Petition is accompanied by a plan of the said property which may be inspected at the during Office hours.

Dated at Queenstown, Essequibo Coast,
this 15th day of November, 2023.

Teakaram Singh,
Attorney-at-Law for the Petitioners.

SCHEDULE

Lot numbered 1 (one) being portion of Section lettered 'A' Plantation Annandale, situate on the Essequibo Coast of the County of Essequibo, in the Republic of Guyana, the said Lot 1 containing an area of 0.3057 (nought decimal three nought five seven) of an acre as shown and defined on a plan by Colin J.H. Bowen, Sworn Land Surveyor dated the 4th day of June, 2021 and recorded at the Guyana Lands and Surveys Commission on the 16th day of July, 2021, as Plan No. 77760.

MEMORANDUM

The Petitioners' address for service and place of business is at the office of their Attorney-at-Law, Mr. Teakaram Singh of The Sui Generis Law Firm at Lot 131 Dageraad, Queenstown, Essequibo Coast/

Lot 170 Charlotte Street, Bourda, Georgetown, Guyana, email: suigenerisgy@gmail.com, Tel.: (592) 664-7329/649-7887.

(No. 190)

2023-HC-ESQ-CIV-P-96

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

CIVIL JURISDICTION

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

We, VIJAI MAHADEO and GOMATTIE MAHADEO, both of Lot A Section B, Golden Fleece Estate, Essequibo Coast, 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 Supreme Court in the County of Essequibo, 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 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 Queenstown, Essequibo Coast,
this 1st day of September, 2023.

Teakaram Singh,
Attorney-at-Law for the Petitioners.

SCHEDULE

Plot lettered 'M' being a portion of Section "A" Plantation Golden Fleece, situate on the Essequibo Coast of the County of Essequibo, in the Republic of Guyana, the said Plot lettered 'M' containing an area of 1.5127 (one decimal five one two seven) acres as shown and defined on a plan by Colin J.H. Bowen, Sworn Land Surveyor dated the 8th September, 2022 and recorded at the Guyana Lands and Surveys Commission on the 26th September, 2022, as Plan No. 81539.

MEMORANDUM

The Petitioners' address for service and place of business is at the Chambers of their Attorney-at-Law, Mr. Teakaram Singh, Attorney-at-Law, whose address for service and place of business is at The Sui Generis Law Firm at Lot 127C Regent Road, Bourda, Georgetown, Guyana / Lot 131 Dageraad, Queenstown, Essequibo Coast, Guyana.

(No. 191)

PETITION No. 104 OF 2023 (BERBICE)

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

AMIT KUMAR PARESAR of Lot 41 in No. 71 Village, Corentyne, Berbice, represented herein by his duly constituted Attorney, Tulsi Paresar of Lot 245 of Section B in No. 71 Village, Corentyne, Berbice, agreeably with Power of Attorney made and executed on the 6th day of September, 2023 and duly registered at the Deeds Registry, New Amsterdam, Berbice on the 11th day of September, 2023 and numbered 1942 of 2023 (Berbice), has 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 one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court at New Amsterdam, Berbice and/or at Georgetown, Demerara, a notice of his/her opposition

and an affidavit or affidavits together with a copy of the Notice upon the said Petitioner, AMIT KUMAR PARESAR.

The said Petition is accompanied by a plan of the said property which may be inspected at the Registry of Court at New Amsterdam, Berbice, during Office hours.

Dated this 16th day of November, 2023.

Adrian Anamayah,
Attorney-at-Law for the Petitioner.

SCHEDULE

Plot lettered "RP" of Lot numbered 41, containing an area of 0.25 (nought decimal two five) of an acre, East of Section 'A', Plantation No. 71 Village or Little Massiah, situate on the Left Bank of the Corentyne River, in the County of Berbice, in the Republic of Guyana, the said Plot 'RP' being laid down and defined on a plan by Dellon U. Congreaves day of March, 2019 and recorded at the Guyana Lands and Surveys Commission on the 28th day of March, 2019, as Plan No. 71738.

MEMORANDUM

The address for service of the Petitioner is at the Chambers of Messrs. Adrian Anamayah and/or Ian Anamayah, Attorneys-at-Law of Lot 7-7 Cheddi Jagan Street, New Amsterdam, Berbice.

(No. 192)

PETITION No. 141-P OF 2023 (BERBICE)

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

KOSALDAI GAFOOR RASULAN of Lot 1 Zee Zight, West Coast Berbice, has 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 one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court at New Amsterdam, Berbice and/or at Georgetown, Demerara, a notice of his/her opposition and an affidavit or affidavits together with a copy of the Notice upon the said Petitioner, KOSALDAI GAFOOR RASULAN.

The said Petition is accompanied by a plan of the said property which may be inspected at the Registry of Court at New Amsterdam, Berbice, during Office hours.

Dated this 6th day of September, 2023.

Adrian Anamayah,
Attorney-at-Law for the Petitioner.

SCHEDULE

Sublot lettered "KR", containing an area of 0.1712 (nought decimal one seven one two) of an acre being portions House lot 'M' comprising part of sublots 'A', 'B', 'C' and 'D' of Lot 1 Plantation Zee Zight or No. 2 Village, situate on the West Coast of Berbice, in the County of Berbice, in the Republic of Guyana, the said sublot "KR" being shown, laid down and defined on a plan by R.T. John, Sworn Land Surveyor dated this 15th day of September, 2014 and recorded at the Department of Lands and Surveys on the 29th day of September, 2014 and recorded as Plan No. 59799.

MEMORANDUM

The address for service of the Petitioner is at the Chambers of Messrs. Adrian Anamayah and/or Ian Anamayah, Attorneys-at-Law of Lot 7-7 Cheddi Jagan Street, New Amsterdam, Berbice.

(No. 193)

PETITION No. 159-P OF 2023 (BERBICE)

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

DEOPAL DATT HARDATT and KASHREE HARDATT, both of Lot 106 No. 58 Village, Corentyne, Berbice, jointly, 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 one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court at New Amsterdam, Berbice, and/or at Georgetown, Demerara, a notice of his/her opposition and an affidavit or affidavits together with a copy of the Notice upon the said Petitioners, DEOPAL DATT HARDATT and KASHREE HARDATT.

The said Petition is accompanied by a plan of the said property which may be inspected at the Registry of Court at New Amsterdam, Berbice, during Office hours.

Dated this 25th day of September, 2023.

Adrian Anamayah,
Attorney-at-Law for the Petitioner.

SCHEDULE

Sublot letterd "A" of Lot numbered 1, containing an area of 0.123 (nought decimal one two three) of an acre in Section 'C', Plantation No. 58 Village, 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.U. Congreaves, Sworn Land Surveyor dated the 18th day of July, 2022 and recorded at the Guyana Lands and Surveys Commission on the 5th day of August, 2022, as Plan No. 81136.

MEMORANDUM

The address for service of the Petitioners is at the Chambers of Messrs. Adrian Anamayah, and/or Ian Anamayah, Attorneys-at-Law of Lot 7-7 Cheddi Jagan Street, New Amsterdam, Berbice.

(No. 194)

PETITION No. No. 183 OF 2023 (BERBICE)

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

CHITRA ERNEST of Lot 87 Grant 1780 Crabwood Creek, Corentyne, Berbice and SHIVNARINE SUKHRA of Lot 87 Grant 1780 Crabwood Creek, Corentyne, Berbice, represented herein by his duly constituted Attorney, Chitra Ernest of Lot 87 Grant 1780 Crabwood Creek, Corentyne, Berbice, agreeably with Power of Attorney made and executed on the 4th day of April, 2023 and duly registered at the Deeds Registry, New Amsterdam, Berbice on the 11th day of April, 2023 – No. 749 of 2023 (Berbice), jointly, 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 one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court at New Amsterdam, Berbice, and/or at Georgetown, Demerara, a notice of his/her opposition and an affidavit or affidavits together with a copy of the Notice upon the said Petitioners, CHITRA ERNEST and SHIVNARINE SUKHRA.

The said Petition is accompanied by a plan of the said property which may be inspected at the Registry of Court at New Amsterdam, Berbice, during Office hours.

Dated this 16th day of November, 2023.

Adrian Anamayah,
Attorney-at-Law for the Petitioners.

SCHEDULE

House lot numbered 88, containing an area of 0.132 (nought decimal one three two) of an acre and House lot numbered 89, containing an area of 0.132 (nought decimal one three two) of an acre in Section B being a portion of land held by Absolute Grant No. 1780 Crabwood Creek, situate on the Left Bank of the Corentyne River, in the County of Berbice, in the Republic of Guyana, the said House lots being laid down and defined on a plan by D.U. Congreaves, Sworn Land Surveyor dated the 20th day of July, 2023 and recorded at the Guyana Lands and Surveys Commission on the 4th day of August, 2023, as Plan No. 84380.

MEMORANDUM

The address for service of the Petitioners is at the Chambers of Messrs. Adrian Anamayah and/or Ian Anamayah, Attorneys-at-Law to Lot 7-7 Cheddi Jagan Street, New Amsterdam, Berbice.

(No. 195)

PETITION No. 198-P OF 2023 (BERBICE)

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

SHANITA MOONSAMMY of Wellington Park, Corentyne, Berbice, has 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 one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court at New Amsterdam, Berbice and/or at Georgetown, Demerara, a notice of his/her opposition and an affidavit or affidavits together with the Notice upon the said Petitioner, SHANITA MOONSAMMY.

The said Petition is accompanied by a plan of the said property which may be inspected at the Registry of Court at New Amsterdam, Berbice, during Office hours.

Dated this 14th day of December, 2023.

Adrian Anamayah,
Attorney-at-Law for the Petitioner.

SCHEDULE

"Plot numbered 1, containing an area 0.104 (nought decimal one nought four) of an acre being portion of Block "A" West half of Plantation Wellington, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said plot being shown, laid down and defined on a plan by Seaon M. James, Sworn Land Surveyor dated this 24th day of October, 2021 and recorded at the Guyana Lands and Surveys Commission on the 12th day of November, 2021 as Plan No. 78779.

MEMORANDUM

The address for service of the Petitioner is at the Chambers of Messrs. Adrian Anamayah and/or Ian Anamayah, Attorneys-at-Law of Lot 7-7 Cheddi Jagan Street, New Amsterdam, Berbice.

(No. 196)

PETITION No. 202-P OF 2023 (BERBICE)

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

GITA BASIT also known as Gita Sadhoo Basit also known as Gitamattie Singh of Lot 29 E Ramphal Street, Nigg Settlement, Corentyne, Berbice, has 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 one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court at New Amsterdam, Berbice and/or at Georgetown, Demerara, a notice of his/her opposition and an affidavit or affidavits, together with the Notice upon the said Petitioner, GITA BASIT also known as Gita Sadhoo Basit also known as Gitamattie Singh.

The said Petition is accompanied by a plan of the said property which may be inspected at the Registry of Court at New Amsterdam, Berbice, during Office hours.

Dated this 27th day of December, 2023.

Adrian Anamayah,
Attorney-at-Law for the Petitioner.

SCHEDULE

Sublot lettered 'B' comprising 0.224 (nought decimal two two four) of an acre being portion of Lot 35 Section 'A', West half of Plantation Fyrish, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said sublot being shown, laid down and defined on a plan by Seaon M. James, Sworn Land Surveyor dated this 16th day of March, 2018 and recorded at the Guyana Lands and Surveys Commission on the 6th day of April, 2018 and as Plan No. 68989.

MEMORANDUM

The address for service of the Petitioner is at the Chambers of Messrs. Adrian Anamayah and/or Ian Anamayah, Attorneys-at-Law of Lot 7-7 Cheddi Jagan Street, New Amsterdam, Berbice.

(No. 197)

PETITION No. 1-P OF 2024 (BERBICE)

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

WAHEEDA PERSAUD of Lot 4 Betsy Ground, East Canje, Berbice, has 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 one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court at New Amsterdam, Berbice and/or at Georgetown, Demerara, a notice of his/her opposition and an affidavit or affidavits together with a copy of the Notice upon the said Petitioner, WAHEEDA PERSAUD.

The said Petition is accompanied by a plan of the said property which may be inspected at the Registry of Court at New Amsterdam, Berbice, during Office hours.

Dated this 2nd day of January, 2024.

Adrian Anamayah,
Attorney-at-Law for the Petitioner.

SCHEDULE

"Plot lettered 'WP' containing an area of 0.525 (nought decimal five two five) of an acre being portion of Plantation No. 10 Village or Little Bleyendaal also known as Betsy Ground, situate on the Right Bank of the Canje River, in the County of Berbice, in the Republic of Guyana, the said Plot 'WP' being shown, laid down and defined on a plan by Seaon M. James, Sworn Land Surveyor dated the 2nd day of May, 2019 and recorded at the Guyana Lands and Surveys Commission on the 28th day of June, 2019 as Plan No. 72618.

MEMORANDUM

The address for service of the Petitioner is at the Chambers of Messrs. Adrian Anamayah and/or Ian Anamayah, Attorneys-at-Law of Lot 7-7 Cheddi Jagan Street, New Amsterdam, Berbice.

(No. 198)

PETITION No. 3-P OF 2024 (BERBICE)

IN THE HIGH COURT OF THE SUPREME COURT OF JUDICATURE

DECLARATION OF TITLE

FIRST PUBLICATION

NOTICE

SABRINA SEERAM of Lot 358 Chester Village, West Coast Berbice, represented herein by her duly constituted Attorney, Mahepaul Dhanraj of Lot 358 Chester Village, West Coast Berbice, Guyana, has 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 one (1) month after the date of the first publication of this Notice, file in the Registry of the High Court at New Amsterdam, Berbice and/or at Georgetown, Demerara, a notice of his/her opposition and an affidavit or affidavits together with a copy of the Notice upon the said Petitioner, SABRINA SEERAM.

The said Petition is accompanied by a plan of the said property which may be inspected at the Registry of Court at New Amsterdam, Berbice, during Office hours.

Dated this 3rd day of January, 2024.

Adrian Anamayah,
Attorney-at-Law for the Petitioner.

SCHEDULE

House Lot numbered 103 containing an area of 0.198 (nought decimal one nine eight) of an acre being portion of Section 'A', Plantation No. 11 Village or Woodley Park, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said House lot being shown, laid down and defined on a plan by Khamraj Persaud, Sworn Land Surveyor dated this 18th day of July, 2022 and recorded at the Guyana Lands and Surveys Commission on the 5th day of August, 2022, as Plan No. 81134.

MEMORANDUM

The address for service of the Petitioner is at the Chambers of Messrs. Adrian Anamayah and/or Ian Anamayah, Attorneys-at-Law of Lot 7-7 Cheddi Jagan Street, New Amsterdam, Berbice.

(No. 199)

COUNTY OF DEMERARA

CORUM RESTAURANT GROUP INC.

NOTICE is hereby given that a First Debenture by the above-named Company, namely, **CORUM RESTAURANT GROUP INC.,** a company incorporated and registered in Guyana under the Companies Act, No. 29 of 1991, whose registered office is situate at Lot 141 Camp and Regent Streets, Georgetown, Guyana (hereinafter called the "Borrower") will after the expiration of 7 (seven) days from the date of publication of this Notice be duly issued and registered under Section 233(1) of the Companies Act, No.29 of 1991; to **the GUYANA BANK OF TRADE & INDUSTRY LIMITED:** a company incorporated under the Laws of Guyana, having its registered office at High & Young Streets, Kingston, Georgetown, Guyana **("GBTI"),** in its capacity as Collateral Agent of **JMMB BANK (JAMAICA) LIMITED:** a limited liability company organized and existing under the Laws of Jamaica, whose registered office is situate at Units 40 & 42b, New Kingston Business Centre, 30 Dominica Drive, Kingston 5, Jamaica **('JMMB",** in connection with that certain Loan Agreement between the Company as Borrower and **JMMB BANK (JAMAICA) LIMITED:** as Lender, dated December 1, 2023 (the "Loan Agreement"), among CORUM RESTAURANT GROUP INC. (the "Borrower"), and the JMMB BANK (JAMAICA) LIMITED ("JMMB"), as the lender of the Loan, and other related instruments.

Such First Debenture will not be secured by a separate mortgage or charge but will itself confirm a First Charge ranking as a First Mortgage over the movable and immovable properties set out in Schedule hereto.

Except with the written consent of the Debenture-Holder, the above-named company shall not be at liberty to create any mortgage or charge in respect of

the below-described movable and immovable property, whether in priority to or *pari passu* with such Second Debenture or otherwise whatsoever.

CLAIRMONT CUMMINGS
DIRECTOR
CORUM RESTAURANT GROUP INC.

SEAL AFFIXED BY ME:
SECRETARY IMAN CUMMINGS

Dated at Georgetown, Demerara,
this 24th day of January, 2024.

SCHEDULE

FIRSTLY: - A first fixed charge in favour of GBTI, as Security Agent, and JMMB, as Lender, over:

(a) All stocks, shares, bonds, and securities of my kind whether marketable or otherwise and all other interests including (but not limited to) loan capital held or owned by the Company, both currently owned and hereafter acquired in any company, firm, consortium or entity, including all allotments, accretions, offices, rights, benefits and advantages at any time accruing, offered or arising in respect of or incidental to such stocks, shares, bonds and securities and all stocks, shares, rights, money or property accruing to them of offered at any time by way of conversation, redemption, bonus, preference, option or otherwise in respect of them (the Securities').

(b) The uncalled capital, goodwill and all patents, patent applications, trademarks, trade names, registered designs and copyrights and all licences and ancillary and connected rights relating to the intangible property both currently owned and hereafter acquired of the Company.

(c) The undertaking and all other assets of the Company both currently owned and hereafter acquired including (but not limited to) all plant, machinery and equipment, vehicles, and stocks of any kind of the company including the property described in the foregoing clauses above to the extent that it is not effectively charged by way of fixed charge.

SECONDLY: - A First Floating Charge in favour of GBTI and/or JMMB over:

(a) All book and other debts, revenues and claims both currently owned and hereafter acquired (including things-in-action which may give rise to a debt, revenue or claim) due or owing or which may become due or owing to or purchased or otherwise acquired by the company and the full benefit of all rights and remedies relating to such book and other debts, revenues and claims including (but not limited to) any negotiable or non-negotiable instruments, guarantees, indemnities debentures, legal and equitable charges and other security reservation of proprietary rights of tracing liens and all other rights and remedies of any nature in respect of such property.

(b) The undertaking and all other assets of the Company both present and future including (but not limited to) all plant, machinery and equipment, vehicles and stocks of any kind of the Company including the property described in subparagraphs (a) to (d) above to the extent that it is not effectively charged by way of fixed charge.

(No. 200)

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SATURDAY 27TH JANUARY, 2024

THE FIRST SUPPLEMENT TO THE OFFICIAL GAZETTE ON SATURDAY 27TH JANUARY, 2024

TRANSPORTS, MORTGAGES AND LEASES

County of Essequibo

27TH JANUARY, 2024

The following TRANSPORTS, MORTGAGES and LEASES are intended to be passed any day after the 10th February, 2024.

1. BY:- JEAN DE CAMP of Lot 6 St. Lawerence, East Bank Essequibo, Guyana.

TRANSPORT OF:- Cultivation Lot 6 portion of the North half of Plantation St. Lawrence, situate on the Right Bank of the Essequibo River, in the County of Essequibo, in the Republic of Guyana, the said North half of Plantation St. Lawrence is being shown, laid down and defined on a plan by J. Phang, Sworn Land Surveyor dated the 28th day of October, 1961 and recorded at the Department of Lands and Mines as Plan No. 10,123 and the said Cultivation lot 6 (six) is being shown, laid down and defined on a plan by C.K. Singh, Sworn Land Surveyor dated the 7th day of April, 1976 and deposited in the Deeds Registry, Georgetown on the 16th day of January, 1996, with the building and erections thereon, save and except block numbered 68 comprising Block 6 A portion of Cultivation lot 6 transported to Ragunauth Lall Sukhram, No. 1 of 2007 and lot numbered 7 - No. 997 of 2006.

TO:- RAGUNAUTH LALL SUKHRAM of Lots 6 and 7 St. Lawrence, East Bank Essequibo.

2. BY:- PREIYA SANCHARA-NARINE of Lot 186 Prospect, East Bank Demerara, Guyana.

TRANSPORT OF:- Lots numbered 12 (twelve) and 13 (thirteen) Free and Easy being parts of Meerzorg, situate on the Island of Wakenaam, in the Wakenaam Local Government District, in the County of Essequibo, in the Republic of Guyana, no building or erection thereon, the said Free and Easy, containing an area of 116.15 (one hundred and sixteen decimal one five) of an acre as shown and coloured pink on an Extract of a plan of Wakenaam Island by L.S. Hohenkerk and F.U. Tronchin, Government Surveyors dated January, 1914, recorded at the office of the Department of Lands at Georgetown, the said Extract being annexed to Transport No. 455 of the 17th day of May, 1932, the said lots containing an area of 0.12 (nought decimal one two) of an acre shown and defined on a plan by M.K. Rahaman, Sworn Land Surveyor dated the 30th day of May, 1959 and deposited in the Deeds Registry, Georgetown on the 13th day of December, 1960, with a right of drainage and irrigation at all times through the existing drainage trenches situate West of and adjacent to Block lettered “X” as shown and defined on the said plan by M.K. Rahaman, Sworn Land Surveyor and flowing in the Southern drainage trench and leading into the Essequibo River and also subject to the payment by the owner of the said Block lettered “X” to the proprietor or proprietors of the said Meerzorg of the proportionate cost of the upkeep of the kokers and the said trenches such proportionate cost bearing the same relation to the total cost of the upkeep of the said kokers and trenches as the area of the said Block bears to the whole area of and also subject to the keeping of those portions of the trenches running through or near the said Block to a sufficient depth to permit drainage through the said trenches and upon failure of the owner of the said Block to do so after due written notice to the proprietors of the said area shall be permitted to do so and recover the cost thereof from the owner of the said Block.

TO:- HARNARINE GOBIN and SERANIE RAGGOBIR, both of Lot 40 Caledonia Village, Wakenaam Island, Essequibo River, Guyana, jointly.

3. BY:- KOMARIE BALKARAN also known as Komarie Ramkissoon of 13607 Tabscott Drive, Chantilly, Virginia 20151-3427, United States of America, represented herein by her duly constituted Attorney, Bernard Ramsaroop of Lot 380 Sixth Street, Block 'BB' Eccles, East Bank Demerara, Guyana, agreeably, with Power of Attorney executed on the 1st day of June, 2023 and registered at the Deeds Registry on the 26th day of June, 2023 – No. 3939.

BY:- SHIVA SATYANAND BALKARAN of 13607 Tabscott Drive, Chantilly, Virginia 20151-3427, United States of America, represented herein by his duly constituted Attorney, Bernard Ramsaroop of Lot 380 Sixth Street, Block 'BB' Eccles, East Bank Demerara, Guyana, agreeably with Power of Attorney executed on the 1st day of June, 2023 and registered at the Deeds Registry on the 26th day of June, 2023 – No. 3939.

TRANSPORT OF:- Lot lettered "A" Section "A" and sub-lots lettered "e" and 'i" of lot numbered 30 (thirty) Section "A" being parts of plantation Onderneeming, situate on the Left Bank of the Essequibo River, in the Annandale/Riverstown Neighbourhood Democratic Council, in the County of Essequibo, in the Republic of Guyana, the said lot and sub-lots being shown and defined on a plan by J. Phang, Sworn Land Surveyor dated the 6th day of July, 1952 and deposited in the Deeds Registry, Georgetown on the 23rd day of January, 1953, the said lot lettered "A" being part of those lots formerly shown on a plan of the frontlands of the said plantation as lots numbered 10 (ten), 11 (eleven), 12 (twelve), 13 (thirteen), 14 (fourteen) and 15 (fifteen) in Section "A" by Henry H. Bougle, Government Surveyor dated the 12th day of February, 1902 and deposited in the Deeds Registry aforesaid on the 6th day of May, 1902, the said lot numbered 30 (thirty) in Section "A" being shown on a plan of a portion of the said plantation by L.S. Hohenkerk, Government Surveyor dated the 20th day of August, 1907 and deposited in the Deeds Registry aforesaid on the 7th day of November, 1907, save and except a strip of land 3 (three) rods wide extending across the entire width of the said sub-lots lettered "e" and 'i' no building thereon.

TO:- LOKEASHWAR PERSAUD of 4 Eastbrook Way, Brampton, ON L6P 1K3 Canada and TAMESHWAR PERSAUD of 28 Cedarsprings Way, Brampton, ON L6R 0Y2 Canada, in equal shares.

4. BY:- MARIA GANESH of Lot 115 Ocean View, Uitvlugt, West Coast Demerara, Guyana.

TRANSPORT OF:- Lot numbered 3711 (three thousand seven hundred and eleven) being portion of Block 8 Plantation Tuschen, situate on the East Bank of the Essequibo River, in the County of Essequibo, in the Republic of Guyana, the said lot containing an area of 0.082 (nought decimal nought eight two) of an acre as shown and defined on a plan by O. Singh, Sworn Land Surveyor dated the 21st day of September, 2001 and deposited in the Deeds Registry on the 1st day of April, 2011, no building and erections thereon and subject to the following conditions namely:

(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 additional or other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(d) The Allottee(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:- SHAWN SHAHAB SULEMAN of Lot 115 Ocean View, Uitvlugt, West Coast Demerara.

5. BY:- RICHARD LAKENAUTH BOODHOO also known as Richard Boodhoo of Lot 7 St. Lawerence, East Bank Essequibo, Guyana.

TRANSPORT OF:- One undivided half part or share of and in Block lettered "E" part of Plantation Lookabu, situate on the Right Bank of Essequibo, in the County

of Essequibo, in the Republic of Guyana, the said block containing an area of 40.95 (forty decimal nine five) acres being duly shown defined on a plan by Sugreen A. Nehaul, Sworn Land Surveyor dated the 16th day of November, 1956 and deposited in the Deeds Registry on the 25th day of April, 1957, no building thereon.

TO:- SONIA ROSANNA BOODHOO of Lot 7 St. Lawerence, East Bank Essequibo, Guyana.

6. BY:- RICHARD LAKENAUTH BOODHOO also known as Richard Boodhoo of Lot 7 St. Lawerence, East Bank Essequibo, Guyana.

TRANSPORT OF:- Undivided half share of Block lettered "F" part of Plantation Lookabu, situate on the East Bank of the Essequibo River, in the County of Essequibo, in the Republic of Guyana, the said block containing an area of 40.95 (forty decimal nine five) acres being defined on a plan by Sugreen A. Nehaul, Sworn Land Surveyor dated the 16th day of November, 1956 and deposited in the Deeds Registry on the 25th day of April, 1957, no building thereon.

TO:- SONIA ROSANNA BOODHOO of Lot 7 St. Lawerence, East Bank Essequibo, Guyana.

7. BY:- RICHARD LAKENAUTH BOODHOO also known as Richard Boodhoo of Lot 7 St. Lawerence, East Bank Essequibo, Guyana.

TRANSPORT OF:- Undivided half part or share of and in Lot numbered 7 (seven) being part of the South half of St. Lawerence, situate on the Right Bank of the Essequibo River, in the County of Essequibo, in the Republic of Guyana, the said South half of the said St. Lawerence being shown and defined on a plan by J. Phang, Sworn Land Surveyor dated the 25th day of October, 1961 and recorded at the Department of Lands and Surveys as Plan No. 10,123 and the said lot being laid down and defined on a plan by Charles R. King, Sworn Land Surveyor dated the 22nd day of December, 1975 and deposited in the Deeds Registry, Georgetown on the 8th day of January, 1977, with the building and erections thereon.

TO:- SONIA ROSANNA BOODHOO of Lot 7 St. Lawerence, East Bank Essequibo, Guyana.

8. BY:- DWAYNE CHRISTOPHER PATTERSON also known as Dwayne Patterson, senior clerk and KELLISHA CAROL ANN PATTERSON also known as Kellisha Patterson, excavator operator, both of Lot 30 William Street, Danielstown, Essequibo Coast, Guyana.

A SECOND MORTGAGE ON: **FIRSTLY:-** All that lot numbered 2 (two), part of Plantation Hoff-Van-Aurich, in the Queenstown Village District, situate on the west sea coast of the County of Essequibo, in the Republic of Guyana, as shown on a diagram by John Mc Neil, Sworn Land Surveyor dated the 18th day of June, 1845 and deposited in the Deeds Registry, Georgetown on the 12th day of September, 1846 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.

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.

9. BY:- SHERRIDA DOUGLAS of Lot 32 Second Avenue, Bartica, Essequibo River, Guyana.

A FIRST MORTGAGE ON: **FIRSTLY:-** All the rights, title and interest of the Mortgagor in and to the remainder of the unexpired term of a Lease for the term of 999 (nine hundred and ninety-nine) years commencing from the date of execution hereof in respect of all that portion of sub-lot numbered 2 of sub-lot lettered 'B,' portion of Lot numbered 22 (twenty-two) Second Avenue, Bartica, within the Bartica Neighbourhood Democratic Council, situate in the County of Essequibo, in the Republic of Guyana, the said Lot being shown on a plan by William Chalmers, Assistant Crown Surveyor dated the 19th day of August, 1887 and deposited in the Deeds Registry, Georgetown on the 26th day of January, 1889, the

aforesaid sub-lot containing an area of 0.042 (nought decimal nought four two) of an acre being shown on a plan by L.W. Cox, Sworn Land Surveyor dated the 13th day of December, 2010 and registered at the Guyana Lands and Surveys Commission on the 17th day of December, 2010 as Plan No. 48970 and deposited in the Deeds Registry on the 26th day of March, 2015, no building and erections thereon but on all future building and erections which may hereafter be constructed or erected thereon during the existence of this mortgage, the property of the mortgagor.

SECONDLY:- All and singular the furniture, fixtures, and fittings which may hereafter be situate on the **firstly** above described property during the existence of this mortgage, the property of the mortgagor.

TO:- CITIZENS BANK GUYANA INC., a company incorporated in Guyana under the Companies Act, Chapter 89:01 and duly continued under the Companies Act, 1991, whose registered office is situate at Lots 231-233 Camp Street and South Road, Lacytown, Georgetown, Demerara.

10. BY:- OSWALD FITZGERALD BROWNE of Lot 2114 South New Scheme, Tuschen, East Bank Essequibo, Guyana.

A SECOND MORTGAGE ON:- Lot numbered 2114 (two thousand one hundred and fourteen) being a portion of Block 8 Plantation Tuschen, situate on the East Bank of the Essequibo River, in the County of Essequibo, 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. 28843 by J.D. Harrinandan, Sworn Land Surveyor dated the 10th day of May, 1999 and deposited in the Deeds Registry on the 22nd day of September, 2000 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 and subject to the terms and conditions set out in Transport No. 196 dated the 2nd day of May, 2008.

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.

11. BY:- JULIENNE SEALEY and IDI AMIN SEALEY, both of Dartmouth, Essequibo Coast.

A SECOND MORTGAGE ON:- House lot numbered 150 (one hundred and fifty) being a portion of Plantation Dartmouth, within the Evergreen/Paradise Neighbourhood Democratic Council, situate on the Essequibo Coast, in the County of Essequibo, in the Republic of Guyana, the said lot containing an area of 0.1551 (nought decimal one five five one) of an acre being shown on a plan by C.J.H. Bowen, Sworn Land Surveyor dated the 7th day of November, 2007 and deposited in the Deeds Registry on the 24th day of June, 2009 and on the buildings and erections thereon and on any future building and/or erections that may hereafter be erected during the existence of this mortgage, the property of the mortgagors.

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.

12. BY:- GALEROY GLASGOW of Lot 29 Old Road Westbury, Essequibo Coast.

A FIRST MORTGAGE ON:- Lot numbered 29 (twenty-nine) being a portion of Plantation Westbury, within the Evergreen/Paradise Neighbourhood Democratic Council, in the County of Essequibo, in the Republic of Guyana, the said lot containing an area of 0.0849 (nought decimal nought eight four nine) of an acre being shown on a plan by G.I. Brathwaite, Sworn Land Surveyor dated the 3rd day of July, 2003 and deposited in the Deeds Registry on the 25th day of June, 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 and subject to the terms and conditions as more fully set out in Transport No. 500 dated the 11th day of July, 2012.

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.

13. BY:- JOHN MACEDO and ROMENA MACEDO, both of Lots 33-34 Lethem, Region No. 9, Guyana.

A FIRST MORTGAGE ON: **FIRSTLY:-** All of the mortgagors' right, title and/or interest in and to a modern two flat concrete building (7000 sq. ft.), that is structurally sound, painted, fitted with aluminium framed tinted glass windows, prefab half round double rise panel double doors with glass panel attached cantilever verandah with designed concrete spindles and posts with concrete stairs. The floors of the upper and lower flats have been cast in concrete and tiled. The upper flat has three self-contained bedrooms, kitchen, living and dining area and the roof is sealed with PVC material and covered with pre-painted profile sheets. Half of the lower flat accommodates a well-stocked drug store with glass paneled front walls, glass case counters and glass shelves, while the other half is used as a lobby area with a reception desk and office and a separate kitchen, snackette (750 sq. ft.), which sells food and ice cream on the South eastern corner of this property.

SECONDLY:- All and singular the furniture, fixtures and fittings that 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.

TO:- GUYANA BANK FOR TRADE AND INDUSTRY LIMITED: a company duly continued in force in accordance with the Companies Act, 1991 and with its principal place of business situate at Young and High Streets, Kingston, Georgetown, Demerara, Guyana.

14. BY:- OUDIT NARINE of Lot E Perseverance, Essequibo Coast.

A FIRST MORTGAGE ON:- Sub-lots lettered "P" and "Q", parts of a tract of Crown Land being Section B No. 51 Village, situate, lying and being on the South side of the Pomeroon New Road, in the County of Essequibo, in the Republic of Guyana, the said tract having a façade of N. 82° 10' W. (true) of 200' feet, with a depth of S. 70° W. (true) of 1089' feet and containing 5 (five) acres as shown on an Extract from a plan by E.S.E. Parker, Government Surveyor dated the 3rd day of April, 1916 and annexed to Grant No. 7051, a duplicate of which Extract, together with a duplicate of the said Grant is deposited in the Office of the Department of Lands and Mines, no building and erections thereon but on any future building and/or erections which may hereafter be erected thereon during the existence of this mortgage, the property of the mortgagor, subject to the conditions contained in the said Grant and the sub-lots lettered "P" and "Q" containing an area of 0.308 (nought decimal three nought eight) and 3.707 (three decimal seven nought seven) acres respectively being shown, laid down and defined on a plan by T.P.L. Benny, Sworn Land Surveyor dated the 1st day of August, 1995 and deposited in the Deeds Registry, Georgetown on the 2nd day of September, 1996, save and except Lot 2 portion of sub-lot 'P' and lot 4 portion of sub-lot 'Q', parts of herein described property as shown on a plan by Colin J.H. Bowen, Sworn Land Surveyor dated the 18th day of June, 2008 and deposited in the Deeds Registry on the 30th day of July, 2010, transported to Krishna Narine on the 20th day of May, 2011 - No. 114.

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.

15. BY:- DULARI RAMA of Lot 15 Abrams Zuil, Essequibo Coast.

A SECOND MORTGAGE ON:- Lot numbered 15 (fifteen) East of the Public Road, Abrams Zuil, in the Riverstown - Annandale Local Government District, in the County of Essequibo, in the Republic of Guyana, the said lot being shown on a plan by John Mc Neil, Sworn Land Surveyor dated the 9th day of May, 1838 and deposited in the Department of Lands as Plan No. 2890 and on the building and erections thereon and on any future building or erections that may hereafter be erected thereon during the existence of this mortgage, the property of the Transportee.

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.

16. BY:- DALLIP SINGH and HEMAN KUMAR LAKHAN DALLIP of Lot 19 Middlesex, Essequibo Coast.

A FIRST MORTGAGE ON:- Sub-lot lettered 'A' of Lot lettered 'H', Plantation Middlesex, within the Good Hope/Pomona Neighbourhood Democratic Council, situated on the Left Bank of the Essequibo River, in the County of Essequibo, in the Republic of Guyana, the said lot lettered 'H' being a portion of lot 'D' of Plantation Pomona being shown and defined on a plan by L.S. Hohenkirk, Sworn Land Surveyor dated the 26th day of November, 1907 and recorded at the Guyana Lands and Surveys Commission as Plan No. 1654, the said sub-lot 'A' containing an area of 4.909 (four decimal nine nought nine) acres being shown and defined on a plan by G. Samaroo, Sworn Land Surveyor dated the 16th day of July, 2012 and recorded at the Guyana Lands and Surveys Commission on the 26th day of July, 2012 as Plan No. 53501 and deposited in the Deeds Registry on the 31st day of January, 2019, no building and erections thereon, but on any future building and/or erections which may hereafter be erected thereon during the existence of this mortgage, the property of the mortgagors.

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.

17. BY:- HAIMRAJ SINGH of Lot 31 Windsor Castle, Essequibo Coast.

A SECOND MORTGAGE ON:- Lot numbered 33 (thirty-three) East of the Public Road being part of the front lands of Plantation Windsor Castle, *cum annexis,* in the Three Friends - Walton Hall Local Government District, situate on the west sea coast of the County of Essequibo, in the Republic of Guyana, the said Windsor Castle comprises the Plantation formerly known as Plantation Catherine Elizabeth and Kamp Batave, the said lot being shown on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 27th day of December, 1947 and deposited in the Deeds Registry, Georgetown on the 21st day of February, 1950, subject to the conditions for all time to come that no business shall be opened and carried on upon the property and on the building thereon and on any building and/or erections which may hereafter be erected thereon 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.

18. BY:- LIONEL HUSBANDS and ALTHEA PARKE- HUSBANDS of Lot 31 Hyde Park, Parika, East Bank Essequibo.

A FIRST MORTGAGE ON: **FIRSTLY:** Lot numbered 3458 (three thousand four hundred and fifty-eight) being a portion of Block 8 Plantation Tuschen, situate on the East Bank of the Essequibo River, in the County of Essequibo, in the Republic of Guyana, the said lot containing an area of 0.093 (nought decimal nought nine three) of an acre as shown on a plan by O. Singh, Sworn Land Surveyor dated the 21st day of September, 2001 and deposited in the Deeds Registry on the 1st day of April, 2011, no buildings 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 mortgagors and subject to the conditions as more fully set out in Transport dated 3rd day of May, 2013 - No. 369/2013.

SECONDLY:- All and singular the furniture, fixtures, and fittings which may hereafter be situate on the **firstly** above described property during the existence of this mortgage, the property of the mortgagors.

TO:- CITIZENS BANK GUYANA INC., a company incorporated in Guyana under the Companies Act, Chapter 89:01 and duly continued under the Companies Act, 1991, whose registered office is situate at Lots 231-233 Camp Street and South Road, Lacytown, Georgetown, Demerara.

19. BY:- BIBI SHARIDA BAKSH SATROHAN of 1054 Tuschen, East Bank Essequibo and presently of 111-29 146th Street, Jamaica, New York 11435, United States of America, in her capacity as the Administratrix of the Estate of LEELAWATIE SUKHDEO, deceased, Letters of Administration whereof were granted to her by the High Court of the Supreme Court of Judicature on the 10th day of May, 2019 - No. 2018-HC-DEM-EST-855, represented herein by her duly constituted Attorney, Rondell Bristol of Lot 47 Trewern Avenue, Richmond Hill, Linden, agreeably with Act of Substitution dated the 3rd day of April, 2023 and registered at the Deeds Registry, Georgetown on the 4th day of May, 2023 - No. 2813/2023.

TRANSPORT OF:- Lot numbered 1054 (one thousand and fifty-four) being a portion of Block 8 Plantation Tuschen, situate on the East Bank of Essequibo River, in the County of Essequibo, in the Republic of Guyana, the said lot containing an area of 0.0835 (nought decimal nought eight three five) of an acre as shown on Plan No. 28843 by J.D. Harrinandan, Sworn Land Surveyor dated the 10th day of May, 1999 and deposited in the Deeds Registry, Georgetown Demerara on the 22nd day of September, 2000, showing Lots 1 to 1625, 1627 to 1637, 1639 to 1716, 1718 to 1793, 1795 to 2122, 2124 to 2143, 2145 to 2312, 2314 to 2316, 2318 to 2348, 2350 to 2355, 2359 to 2514, 2516 to 2518, 2520 to 2588, 1794A and B 2123 A and B, 2356 A and B, 2357 A and B, 2358 A and B and 2519 A and B, all being portions of Block 8 Plantation Tuschen, situate on the East Bank of Essequibo, in the Republic of Guyana, with the building and erections thereon and subject to the terms and conditions as fully set out herein:

(a) Only one building shall be erected on the said lot.

(b) 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) The Allottee(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:- BIBI SHARIDA BAKSH-SATROHAN of Lot 1054 Tuschen, East Bank Essequibo and presently of 111-29 146th Street, Jamaica, New York 11435, United States of America she being the sole *heir ab intestato* of the aforesaid deceased.

20. BY:- OUMA SAVITRIE PERSAUD of 101-46 118th Street, Jamaica, New York 11419, United States of America, represented herein by her duly constituted Attorney, Satanand Gopie of Lot 161 'AA' Hibiscus Avenue, Eccles, East Bank Demerara, Guyana, agreeably with Power of Attorney executed on the 12th day of November, 2015 and registered at the Deeds Registry on the 3rd day of December, 2015 - No. 8557/ 2015.

TRANSPORT OF:- Lot numbered 21 (twenty-one) being portion of Section 2 (two) being part of Plantation Blenheim, *cum annexis,* situate on the Island of Leguan, in the Leguan Local Government District, in the County of Essequibo, in the Republic of Guyana, the said Section being laid down and defined on a diagram of part of Plantation Blenheim, made by James A.P. Bowhill, Sworn Land Surveyor dated the 14th day of May, 1915 and deposited in the Registrar's Office, now the Deeds Registry, Georgetown on the 22nd day of June, 1915, without the building and erections thereon the property of the Transportees, save and except a certain portion of the said Section tinted pink on the said Diagram and also save and except that part of the front lands of Section 2 (two) having a façade of 200 (two hundred) feet extending along the Public Road, bounded on the North by part of Section 2 (two) surveyed by A. Buchanan on the 24th day of May, 1863, on the South by Paiva's lot on the

West by the Public Road and on the East by the River Dam as transported by Ellen E. Whyte on the 9th day of July, 1925 - No. 631, with the same right of drainage as the other portion of Blenheim has through the koker as Endeavour and also save and except lot numbered 16 (sixteen), 17 (seventeen), 18 (eighteen), 19 (nineteen) and 20 (twenty), portions of the said Section 2, parts of Plantation Blenheim, *cum annexis,* the said lots being also laid down and defined on the said plan by E.S.E. Parker, Sworn Land Surveyor dated the 24th day of September, 1936 and deposited in the Deeds Registry, Georgetown on the 25th day of July, 1949, transported to the Government of Guyana on the 15th day of December,1958 - No. 1985, the said house lot numbered 21 (twenty-one) being shown, laid down and defined on a plan by C.K. Singh, Sworn Land Surveyor dated the 9th day of April, 1985 and deposited in the Deeds Registry on the 20th day of November, 1986 and the said lots numbered 21 (twenty-one) to 27 (twenty-seven) being shown, laid down and defined on a plan by R.A. Deane, Sworn Land Surveyor dated the 25th day of September, 1957 and deposited in the Deeds Registry on the 2nd day of April, 1985 and lots numbered 28 (twenty-eight) to 31 (thirty-one) being shown on a plan by Harnandan Singh, Sworn Land Surveyor dated the 17th day of August, 1961 and deposited in the Deeds Registry on the 28th day of June, 1995 and the said Tract lettered 'C' being shown, laid down and defined on a plan by M.A. Phang, Sworn Land Surveyor dated the 14th day of August, 1976 and deposited in the Deeds Registry on the 4th day of June, 1977, without the building and erections situate on Tract lettered 'C', the property of Lalmonie, the above mentioned house lots and tract being the remaining portions of Section '2' Blenheim, not yet transported.

TO:- BHAGPATTIE JETTOO of Lot 21 Blenheim, Leguan.

21. BY:- OUMA SAVITRIE PERSAUD of 101-46 118th Street, Jamaica, New York 11419, United States of America, represented herein by her duly constituted Attorney, Satanand Gopie of Lot 161 'AA' Hibiscus Avenue, Eccles, East Bank Demerara, Guyana, agreeably with Power of Attorney executed on the 12th day of November, 2015 and registered at the Deeds Registry on the 3rd day of December, 2015 - No. 8557/ 2015.

TRANSPORT OF:- Lot numbered 26 (twenty-six) being portion of Section 2 (two) being part of Plantation Blenheim, *cum annexis,* situate on the Island of Leguan, in the Leguan Local Government District, in the County of Essequibo, in the Republic of Guyana, the said Section being laid down and defined on a diagram of part of Plantation Blenheim made by James A.P. Bowhill, Sworn Land Surveyor dated the 14th day of May, 1915 and deposited in the Registrar's office, now the Deeds Registry, Georgetown on the 22nd day of June, 1915, without the building and erections thereon, the property of the Transportees, save and except a certain portion of the said Section tinted pink on the said diagram and also save and except that part of the front lands of Section 2 (two) having a façade of 200 (two hundred) feet extending along the Public Road, bounded on the North by part of Section 2 (two) surveyed by A. Buchanan on the 24th day of May, 1863, on the South by Paiva's lot on the West by the Public Road and on the East by the River Dam as transported by Ellen E. Whyte on the 9th day of July, 1925 - No. 631, with the same right of drainage as the other portion of Blenheim has through the koker as Endeavour and also save and except lots numbered 16 (sixteen), 17 (seventeen), 18 (eighteen), 19 (nineteen) and 20 (twenty), portions of the said Section 2, parts of Plantation Blenheim, *cum annexis,* the said lots being also laid down and defined on the said plan by E.S.E. Parker, Sworn Land Surveyor dated the 24th day of September, 1936 and deposited in the Deeds Registry, Georgetown on the 25th day of July, 1949, transported to the Government of Guyana on the 15th day of December,1958 - No. 1985, the said house lot numbered 21 (twenty-one) being shown, laid down and defined on a plan by C.K. Singh, Sworn Land Surveyor dated the 9th day of April, 1985 and deposited in the Deeds Registry on the 20th day of November, 1986 and the said lots numbered 21 (twenty-one) to 27 (twenty-seven) being shown, laid down and defined on a plan by R.A. Deane, Sworn Land Surveyor dated the 25th day of September, 1957 and deposited in the Deeds Registry on the 2nd day of April, 1985 and lots

numbered 28 (twenty-eight) to 31 (thirty-one) being shown on a plan by Harnandan Singh, Sworn Land Surveyor dated the 17th day of August, 1961 and deposited in the Deeds Registry on the 28th day of June, 1995 and the said Tract lettered 'C' being shown, laid down and defined on a plan by M.A. Phang, Sworn Land Surveyor dated the 14th day of August, 1976 and deposited in the Deeds Registry on the 4th day of June, 1977, without the building and erections situate on Tract lettered 'C', the property of Lalmonie, the above mentioned house lots and tract being the remaining portions of Section '2' Blenheim, not yet transported.

TO:- BHASKHARAN NAUTH JADONATH and DEVIKA JADONATH, both of Lot 197 D'Andrade Street, Newtown, Kitty, Georgetown, Guyana, jointly.

22. BY:- AUDREY MONIZE, pensioner of 4260 Sasha Trail, Saint Cloud, Florida 34772-8869, United States of America, represented herein by her duly constituted Attorney, Gerald Monize of 4260 Sasha Trail, Saint Cloud, Florida 34772-8869, United States of America, agreeably with Limited Power of Attorney executed on the 19th day of January, 2023 and registered at the Deeds Registry, Georgetown on the 20th day of April, 2023, - No. 2461 of 2023.

TRANSPORT OF:- Lot numbered 30 (thirty), West of the Public Road being a portion of the front lands of Plantation Windsor Castle, *cum annexis,* situate on the west sea coast of the County of Essequibo, in the Republic of Guyana, which said plantation Windsor Castle comprises the Plantation formerly known as Catherine and Kamp Batave, the said lot 30 (thirty) containing an area of 0.1675 (nought decimal one six seven five) of an acre being laid down and defined on a plan by S.S.R. Insanally, Sworn Land Surveyor dated the 20th day of January, 1950 and deposited in the Deeds Registry, Georgetown on the 10th day of August, 1961, with the building and erections thereon, subject to the condition for all time to come that no business shall be opened and carried on upon the property hereby transported, subject to the right of ingress and egress in favour of the proprietor or proprietors of Block N through this lot.

TO:- the said AUDREY MONIZE, pensioner and GERALD MONIZE, both of 4260 Sasha Trail, Saint Cloud, Florida 34772-8869, United States of America and ARLENE MELANIE APPLEWHAITE of 330 Sweetwater Bridge Circle, Douglasville, GA 30134-5505, United States of America, jointly.

23. BY:- DAPHNE ANN NAZIER also known as Daphne Nazier of Lot 202 Block 'F', North Sophia, Georgetown, Guyana.

TRANSPORT OF:- Lot numbered 3646 (three thousand six hundred and forty-six) being a portion of Block 8 Plantation Tuschen, situate on the East Bank of the Essequibo River, in the County of Essequibo, in the Republic of Guyana, the said lot containing an area of 0.085 (nought decimal nought eight five) of an acre as shown on a plan by O. Singh, Sworn Land Surveyor dated the 21st day of September, 2001 and deposited in the Deeds Registry on the 1st day of April, 2011, 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 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 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:- KUMARIE SYLVIE of Lot 855 Mon Repos Housing Scheme, East Coast Demerara, Guyana.

24. BY:- MOHAMAD SHABEER KHAN of 1807 Snowdrop Lane, Silver Spring, MD 20906, United States of America, in his capacity as the Administrator of the Estate of MOTILALL GOBIN also known as Motilal, deceased, Letters of Administration with the Will annexed whereof were granted to him by the High Court of the Supreme Court of Judicature on the 5th day of March, 1999 – No. 163 of 1999.

BY:- CHARLINE KHAN of 1807 Snowdrop Lane, Silver Spring, MD 20906, United States of America, in her capacity as the Executrix of the Estate of SHIVLALL GOBIN also known as Shivlal Gobin also known as Shivlal, deceased, Probate whereof was granted to her by the High Court of the Supreme Court of Judicature on the 7th day of July, 1994 – No. 614 of 1994.

TRANSPORT OF:- Tract 'V' being a portion of Block 'S', part of the northern one-third of Plantation Belfield, situate on the Essequibo Coast the County of Essequibo, in the Republic of Guyana, the said Tract 'V' containing an area of 5.7463 (five decimal seven four six three) acres being shown on Plan No. 81543 by Colin J.H. Bowen, Sworn Land Surveyor dated the 8th day of September, 2022 and deposited in the Deeds Registry, Georgetown, Demerara on the …… day of November, 2023.

TO:- CHARLINE KHAN of 1807 Snowdrop Lane, Silver Spring, MD 20906, United States of America.

Deeds Registry, Georgetown, Demerara dated the 26th January, 2024.

A. Baksh,
Registrar of Deeds.

County of Berbice

27TH JANUARY, 2024

The following TRANSPORTS, MORTGAGES and LEASES are intended to be passed any day after the 10th February, 2024.

1. BY:- MICHAEL ADOLPHUS HOPKINSON of Lot 25 Charles Place, New Amsterdam, Berbice, in his capacity as the Executor named in the Last Will and Testament of the Estate of REUBENA THERESA HOPKINSON-MARSHALL also known as Reubena Theresa Hopkinson also known as Reubena Hopkinson-Marshall also known as Reubena Theresa Hopkinson-Marshall, deceased, Probate whereof was granted to him by the High Court of the Supreme Court of Judicature of Guyana on the 22nd day of September, 2023 – No. 2023-HC-BER-EST-102.

TRANSPORT OF:- Plot lettered 'RM' known as lot numbered 25-16 (twenty-five-sixteen) containing 0.052 (nought decimal nought five two) of an acre being portion of South back 1/4 of lot numbered 25 (twenty-five) Smythtown, New Amsterdam, situate on the Right Bank of the Berbice River, in the County of Berbice, in the Republic of Guyana, the said plot being shown on a plan by R.T. John, Sworn Land Surveyor dated the 23rd day of October, 2017 and recorded at the Guyana Lands and Surveys Commission on the 27th day of October, 2017 as Plan No. 67743 and deposited in the Deeds Registry, New Amsterdam, Berbice on the 14th day of January, 2019, with the building and erections thereon.

TO:- the said MICHAEL ADOLPHUS HOPKINSON of Lot 25 Charles Place, New Amsterdam, Berbice and TIFFANY ANGELA ISABELLA HOPKINSON-MARSHALL of Lot 542 Moraballie Street, Retrieve, Linden, in equal shares, they being the specific devisees named in the Last Will and Testament of the said deceased.

2. BY:- ARJUNE GURWAH also known as Totaram Gurwah, pensioner of 70683, West Park Drive, Hyattsville, Maryland 2078, United States of America, represented herein by his duly constituted Attorney, Mohammad Abdool Haseeb Ali of Lot 27 Alness Village, Corentyne, Berbice, agreeably with Power of Attorney made and executed on the 19th day of May, 2022 and duly registered at the Deeds Registry, New Amsterdam, Berbice on the 3rd day of January, 2023 – No. 4 of 2023, (Berbice).

TRANSPORT OF: **FIRSTLY:-** Lot numbered 44 (forty-four) Section F Alness, in the Hogstye -Lancaster Local Government District, situate on the Corentyne Coast 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 12th day of April, 1928 and deposited in the Deeds Registry, New Amsterdam, Berbice on the 17th day of December, 1929 and together with the undivided right, title and interest in and to the undivided lands in Section C and lot M, the said Section C and lot M being laid down and defined on the aforesaid plan, the said right, title and interest being in the same proportion to the whole area of Section C and lot M, the property herein described bears to the whole area of the aforesaid Alness, no building thereon.

SECONDLY:- Lot numbered 62 comprising an area of 5.016 (five decimal nought one six) acres in Section D, Plantation Alness or No. 21 Village, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lots being shown on a plan by L.W. Cox, Sworn Land Surveyor dated the 20th day of April, 2007 and recorded at the Guyana Lands and Surveys Commission on the 27th day of April, 2007, as Plan No. 40842 and deposited in the Deeds Registry, New Amsterdam, Berbice on the 12th day of October, 2017, no building thereon.

TO:- MOHAMMAD ABDOOL HASEEB ALI, pensioner of Lot 27 Alness Village, Corentyne, Berbice.

3. BY:- EDWARD BISNAUTH also known as Edward Karamchand Lackram Bisnauth, businessman of 405 Mc Clellan Street, Schenectady, New York, 12304, United States of America, represented herein by his duly constituted Attorney, Karran Rampersaud, of Lot 173 Section A No. 67 Village, Corentyne, Berbice, agreeably with Power of Attorney made and executed on the 31st day of October, 2023 and the 7th day of November, 2023 and duly registered at the Deeds Registry, New Amsterdam, Berbice on the 8th

day of November, 2023 – No. 2405 of 2023, (Berbice). TRANSPORT OF:- House lots numbered 37 (thirty-seven), 38 (thirty-eight), 39 (thirty-nine) and 40 (forty) Section A in No. 68 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 and defined on a plan by J.L. Yhap, Sworn Land Surveyor dated the 10th day of July, 1950 and deposited in the Deeds Registry, New Amsterdam, Berbice on the 29th day of September, 1950, with the building thereon situate on house lot numbered 40 (forty) aforesaid.

TO:- KARRAN RAMPERSAUD, businessman of Lot 173 Section A, No. 67 Village, Corentyne, Berbice.

4. BY:- CHATENAUTH SINGH of Lot 7 G Plantation Foulis, West Coast Berbice, in his capacity as the duly substituted Attorney of RAJCOOMAR SUKHRA of Lot 48 Section 'C', Bush Lot Village, West Coast Berbice, agreeably with Act of Substitution of Power of Attorney No. 1430 of 2012, (Berbice), duly executed on the 7th day of December, 2022 - registered at the Deeds Registry, New Amsterdam, Berbice on the 8th day of December, 2022 – No. 2249/2022, (Berbice).

TRANSPORT OF:- House lot numbered 48 (forty-eight) Section C and Cultivation lot numbered 105 (one hundred and five) Section H, Bush Lot, in the Naarstigheid-Union Local Government District, situate on the West Coast of the County of Berbice, in the Republic of Guyana, as shown 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 there and subject to a Life Interest to and in favour of RAJCOOMAR SUKHRA.

TO:- SURUJPAUL SUKRA of Lot 48 Section 'C', Bush Lot Village, West Coast Berbice.

5. BY:- PHEOLA LUCRESHA LYTE also known as Pheola Lucresha Whitney of Lot 885 Fort Ordinance Housing Scheme, East Canje, Berbice, in her capacity as the duly constituted Attorney of KAREN MAUREEN LESTER of 591 E 55th Street, Brooklyn, New York 11203, United States of America, agreeably with Power of Attorney executed on the 27th day of November, 2023 and registered at the Deeds Registry, New Amsterdam, Berbice on the 30th day of November, 2023 – No. 2570 of 2023 (Berbice).

TRANSPORT OF:- Sub-lot 'KL', containing an area of 0.0635 (nought decimal nought six three five) of an acre being portion of the Northern front quarter of Lot 22 Smythtown, New Amsterdam, situate on the Right Bank of the Berbice River, in the County of Berbice, in the Republic of Guyana, the said sub-lot being laid down and defined on a plan by R.T. John, Sworn Land Surveyor dated the 19th day of August, 2010 and recorded at the Guyana Lands and Surveys Commission on the 27th day of August, 2010 as Plan No. 48309 and deposited in the Deeds Registry, New Amsterdam, Berbice on the 26th day of April, 2019, no building thereon.

TO:- SHAMIR KAYUM of Lot 35 'B' No. 57 Village, Corentyne, Berbice.

6. BY:- NAIDOO MOOTOOSAMMY, businessman of Lot 127 Whim Village, Corentyne, Berbice.

TRANSPORT OF:- House lot numbered 73 (seventy-three) Section A Letter Kenny, in the Whim-Bloomfield Local Government District, situate on the Corentyne Coast, in the County of Berbice, in the Republic of Guyana, the said lot being shown on a plan by J.L. Yhap, Sworn Land Surveyor dated the 28th day of December, 1948 and deposited in the Deeds Registry New Amsterdam, Berbice on the 18th day of February, 1949, with the building thereon.

TO:- RISHIRAM JAGDAT, businessman of Lot 90 Whim Village, Corentyne, Berbice.

7. BY:- CANDACE MC BEAN also known Candace Ann MC Bean of Lot 31 Kiltairn Village, Corentyne, Berbice.

TRANSPORT OF:- Tract lettered 'X' containing an area of 1.41 (one decimal four one) acres, Tract lettered 'Y' containing an area of 1.53 (one decimal five three) acres, all being portions of lots numbered 19 (nineteen) and 20 (twenty) (South of the Public Road)

Haversham or No. 39 Village also known as Eversham, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said tracts being shown on a plan by L.W. Cox, Sworn Land Surveyor dated the 20th day of October, 2006 and recorded at the Guyana Lands and Surveys Commission on the 2nd day of November, 2006 as Plan No. 39892 and deposited in the Deeds Registry, New Amsterdam, Berbice on the 21st day of October, 2009, no building thereon.

TO:- WINSTON BUDHRAM and ANDREA ABIOLA MC BEAN, both of Lot 31 Kiltairn Village, Corentyne, Berbice. jointly.

8. BY:- SHEIK MOHAMED FAROUK of Lot 8 St. Ann Street, New Amsterdam, Berbice.

TRANSPORT OF:- Cultivation lot numbered 12 (twelve), South 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 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, no building thereon.

TO:- DAVID ISAAC RAZACK and FAREENA RAZACK, both of Lot 12-8 Chapel Street, New Amsterdam, Berbice, jointly.

9. BY:- COREEN GILLIAN VIVIEIA KUM ROSE and FLAVIO NESTA ROSE, both of Lot 38 East Sideline Dam, Rose Hall Town, Corentyne, Berbice.

A DEMAND FIRST MORTGAGE ON:- South half of lot 1 b (one b) South of the Public Road, 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 shown on a plan by E.C.H. Klautky, Sworn Land Surveyor dated September, 1911 and deposited in the Deeds Registry, New Amsterdam, Berbice on the 10th day of July, 1912 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(s).

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 Lot 155-156 New Market Street, North Cummingsburg, Georgetown, Demerara, Guyana.

10. BY:- SHAWN ANTHONY HOPKINSON of Lot 37-1B Stanleytown, New Amsterdam, Berbice.

A DEMAND FIRST MORTGAGE ON:- Lot numbered 20 (twenty) Section B being a portion of Cumberland, 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 lot being laid down and defined on a plan by J.L. Yhap, Sworn Land Surveyor dated the 23rd day of February, 1951 and deposited in the Deeds Registry, New Amsterdam, Berbice on the 20th day of January, 1955 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 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.

11. BY:- HARDATT SINGH and DRUPATTIE SEELALL, both of Lot 82 'B' Rosignol Village, West Bank Berbice.

A DEMAND FIRST MORTGAGE ON:- House lot numbered 82 (eighty-two) Southern portion in Section B in being part of Rosignol, in the Rosignol-Zee Lust Local Government District, situate on the West Bank 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 M.A. Phang, Sworn Land Surveyor dated the 15th day of February, 1960 and deposited in the Deeds Registry, New Amsterdam, Berbice on the 24th day of February, 1960 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(s).

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.

12. BY:- KEINE JARED READ and DAWN ALISIA ELLION READ, both of Lot 50 Stanleytown, New Amsterdam, Berbice.

A DEMAND THIRD MORTGAGE ON:- Sub-lot numbered 10 (ten) being portion of the Northern front quarter of lot numbered 50 (fifty), situate in that part of the Town of New Amsterdam called Stanleytown, in the County of Berbice, in the Republic of Guyana, the said sub-lot numbered 10 (ten) containing an area of 0.083 (nought decimal nought eight three) of an acre being laid down and defined on a plan by M. Rahaman, Sworn Land Surveyor dated the 30th day of October, 1961 and duly deposited in the Deeds Registry, New Amsterdam, Berbice on the 17th day of July, 1962 and on the buildings 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(s).

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 Lot 155-156 New Market Street, North Cummingsburg, Georgetown, Demerara, Guyana.

13. BY:- RAWLE HOOVER DE MATTOS and RHONDA AMANDA FERREIRA, both of Lot 104 New Market Street, Rose Hall Town, Corentyne, Berbice.

A FIRST MORTGAGE ON:- North one-third of Lot 116 B (one hundred and sixteen B), in the Town of Rose Hall, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana as shown on a plan by S.S.M. Insanally, Sworn Land Surveyor dated the 15th day of August, 1930 and deposited in the Deeds Registry, New Amsterdam, Berbice on the 1st day of August,1931 and on the building and erections thereon, situate on the Western half of the said lot 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.

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.

14. BY:- KAREN VANESSA ALVES also known as Karen Alves and MALCOLM CECIL ALVES also known as Malcolm Alves, both of 1571 East 55th Street, Brooklyn, New York 11234, United States of America, represented herein by their duly constituted Attorney, Everard Harding of Lot 29 Unity Street, La Grange, West Bank Demerara, Guyana, agreeably with Power of Attorney executed on the 5th day of March, 2016 and registered at the Deeds Registry, Georgetown, Demerara, Guyana on the 11th day of April, 2016 – No. 2398 of 2016.

TRANSPORT OF:- Sub-lots lettered ‘A’ and ‘B’ being portions of Block lettered ‘AA’ comprising Lots numbered 70 (seventy), 71 (seventy-one), 72 (seventy-two), 73 (seventy-three), 74 (seventy-four) and portion of 75 (seventy-five), all being portions of Section ‘C’, in the West half of Plantation Warren, within the Kintyre-Borlam Local Government District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lots being laid down and defined on a plan by J.L. Yhap, Sworn Land Surveyor dated the 14th day of January, 1950 and duly deposited in the Deeds Registry, New Amsterdam, Berbice on the 29th day of September, 1950, the said Block ‘AA’ containing an area of 0.8100 (nought decimal eight one nought nought) of an acre and the said sub-lots lettered ‘A’ and ‘B’ each containing an area of 0.2025 (nought decimal two nought two five) of an acre, all being shown and defined on a plan by R.T. John, Sworn Land Surveyor dated the 4th day of July, 2017 and recorded at the Guyana Lands and Surveys Commission on the 14th day of July, 2017 as Plan No. 67063 and deposited in the Deeds Registry, Georgetown, Demerara on the 29th day of November, 2023 and together with the undivided right, title and interest in and to reserves marked ‘H’, to used as a mean of access and drainage, with no building and erections thereon.

TO:- and in favour of CAMILLE ELFRIDA MELVILLE of 634 Devon Road, Camp Hill, Pennsylvania 17011, United States of America.

15. BY:- KAREN VANESSA ALVES also known as Karen Alves and MALCOLM CECIL ALVES also known as Malcolm Alves, both of 1571 East 55th Street, Brooklyn, New York 11234, United States of America, represented herein by their duly constituted Attorney, Everard Harding of Lot 29 Unity Street, La Grange, West Bank Demerara, Guyana, agreeably with Power of Attorney executed on the 5th day of March, 2016 and registered at the Deeds Registry, Georgetown, Demerara, Guyana on the 11th day of April, 2016 – No. 2398 of 2016.

TRANSPORT OF:- Sub-lots lettered 'C' being portions of Block lettered 'AA' comprising Lots numbered 70 (seventy), 71 (seventy-one), 72 (seventy-two), 73 (seventy-three), 74 (seventy-four) and portion of 75 (seventy-five) all being portions of Section 'C', in the West half of Plantation Warren, within the Kintyre-Borlam Local Government District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lots being laid down and defined on a plan by J.L. Yhap, Sworn Land Surveyor dated the 14th day of January, 1950 and duly deposited in the Deeds Registry, New Amsterdam, Berbice on the 29th day of September, 1950, the said Block 'AA' containing an area of 0.8100 (nought decimal eight one nought nought) of an acre and the said sub-lots lettered 'C' containing an area of 0.2025 (nought decimal two nought two five) of an acre, all being shown and defined on a plan by R.T. John, Sworn Land Surveyor dated the 4th day of July, 2017 and recorded at the Guyana Lands and Surveys Commission on the 14th day of July, 2017 as Plan No. 67063 and deposited in the Deeds Registry, Georgetown, Demerara on the 29th day of November, 2023 and together with the undivided right, title and interest in and to reserves marked 'H', to used as a mean of access and drainage, with no building and erections thereon.

TO:- and in favour of KAREN VANESSA ALVES of 1571 East 55th Street, Brooklyn, New York 11234, United States of America.

16. BY:- KAREN VANESSA ALVES also known as Karen Alves and MALCOLM CECIL ALVES also known as Malcolm Alves, both of 1571 East 55th Street, Brooklyn, New York 11234, United States of America, represented herein by their duly constituted Attorney, Everard Harding of Lot 29 Unity Street, La Grange, West Bank Demerara, Guyana, agreeably with Power of Attorney executed on the 5th day of March, 2016 and registered at the Deeds Registry, Georgetown, Demerara, Guyana on the 11th day of April, 2016 – No. 2398 of 2016.

TRANSPORT OF:- Sub-lots lettered 'D' being portions of Block lettered 'AA' comprising Lots numbered 70 (seventy), 71 (seventy-one), 72 (seventy-two), 73 (seventy-three), 74 (seventy-four) and portion of 75 (seventy-five) all being portions of Section 'C', in the West half of Plantation Warren, within the Kintyre-Borlam Local Government District, situate on the Corentyne Coast of the County of Berbice, in the Republic of Guyana, the said lots being laid down and defined on a plan by J.L. Yhap, Sworn Land Surveyor dated the 14th day of January, 1950 and duly deposited in the Deeds Registry, New Amsterdam, Berbice on the 29th day of September, 1950, the said Block 'AA' containing an area of 0.8100 (nought decimal eight one nought nought) of an acre and the said sub-lots lettered 'A' and 'B' each containing an area of 0.2025 (nought decimal two nought two five) of an acre, all being shown and defined on plan by R.T. John, Sworn Land Surveyor dated the 4th day of July, 2017 and recorded at the Guyana Lands and Surveys Commission on the 14th day of July, 2017 as Plan No. 67063 and deposited in the Deeds Registry, Georgetown, Demerara on the 29th day of November, 2023 and together with the undivided right, title and interest in and to reserves marked 'H', to used as a mean of access and drainage, with no building and erections thereon.

TO:- and in favour of MALCOLM CECIL ALVES of 1571 East 55th Street, Brooklyn, New York 11234, United States of America.

Deeds Registry, Georgetown, Demerara dated the 26th January, 2024.

A. Baksh,
Registrar of Deeds.

County of Demerara

27TH JANUARY, 2024

The following TRANSPORTS, MORTGAGES and LEASES are intended to be passed any day after the 10th February, 2024.

1. BY:- BIBI FAREDIA SHIWRAJ of Lot 137 Sheriff Street, Georgetown, Guyana.

A FIRST MORTGAGE ON:- Lot numbered 36 (thirty-six) Section I Campbellville, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, being part of a tract of land, situate, lying and being to the South of the Cummings Canal 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 on the 27th day of June, 1952, the said tract of land being shown on a plan by R. Jaggernauth, Sworn Land Surveyor dated the 3rd day of May, 1951 and deposited in the Deeds Registry on the 29th day of May, 1951 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.

2. BY:- SIMON KEIRON DE FREITAS and CAROL DE FREITAS, both of Lots 37- 38 New Road, Vreed-en-Hoop, West Coast Demerara, Guyana.

A FIRST MORTGAGE ON: **FIRSTLY:-** Lot numbered 125 (one hundred and twenty-five) being part of lot lettered 'B', portion of Block "W", all being portion of Plantation Versailles, in the Malgre Tout-Meerzorgen Local Government District, situate on the West Bank of the Demerara, in the County of Demerara, in the Republic of Guyana, the said Block "W" containing an area of 69.948 (sixty-nine decimal nine four eight) acres as shown on a plan by R. Moonsammy, Sworn Land Surveyor dated the 6th day of January, 1992 and recorded at the Department of Lands and Surveys as Plan No. 23876 dated the 8th day of January, 1992 and deposited in the Deeds Registry, Georgetown on the 6th day of September, 1993, the said lot lettered 'B' containing an area of 37.655 (thirty-seven decimal six five five) acres as shown, laid down and defined on a plan by R. Moonsammy, Sworn Land Surveyor dated the 12th day of October, 1993 and deposited in the Deeds Registry, Georgetown on the 12th day of September, 1996 and the said Lot numbered 125 (one hundred and twenty-five) being shown on a plan by Donald F.C. Jessimy, Sworn Land Surveyor dated the 17th day of January, 1998 and deposited in the Deeds Registry on the 20th day of January, 1999 and recorded at the Department of Lands and Surveys as Plan No. 27948 on the 12th day of May, 1998, the said lot numbered 125 (one hundred and twenty-five) containing an area of approximately 6090.0 square feet 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 or either of them as more fully described in Transport No. 691/97 and subject to the following terms and conditions namely:

(a) The lot shall be used for residential purposes only and not more than 1 (one) building shall be erected thereon.

(b) No shop, factory, manufacture, trade, industry or business shall be carried on the lot and no advertisements shall be erected or exhibited thereon except with the permission in writing of the Vendor which will not be granted except of property in the Areas designated by the Vendor as Commercial or Reserved areas provided always that no shop, factory, manufacture, trade, industry or business of an offensive, noisome, noxious or dangerous nature shall be carried on in any Commercial or Reserved areas.

(c) 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. No poultry whatsoever shall be kept on the lot except for the purpose of being killed and used for food within a reasonable period after being brought onto the said lot and provided that in the interval between the bringing of the same thereon and the use of same for food, all such poultry should be properly caged and maintained in a sanitary condition so as not to give rise to any nuisance to other residents in the area. The Purchaser agrees to join an Association comprising the other lot owners in the said lot lettered 'B', part of the said Block "W" to be established specifically for the purpose of maintaining in good condition within lot lettered "B" aforesaid:

(i) The water supply main pipes and other accessories.

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 company corporate 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 High and Young Streets, Georgetown, Demerara.

3. BY:- SOOKDEO GURBARRAN and KOWSILLA INDAR, owners, both of Lot 52 Unity Village, Mahaica, East Coast Demerara, Guyana.

BY:- TULARAM GURBARRAN of Lot 52 Unity Village, Mahaica, East Coast Demerara, Guyana.

A FIRST MORTGAGE ON:- Cultivation lot numbered 52 (fifty-two) Unity, in the Unity-Vereeniging Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, as shown on a plan of a part of Unity by V. Roth, Sworn Land Surveyor dated the 25th day of July, 1914 and deposited in the Deeds Registry, Georgetown on the 18th day of December, 1914, no building and erections 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 mortgagors, reserving to the State of Guyana, all and every right, title or claim in and to any bauxite, in, upon or under the said land.

TO:- DEMERARA BANK LIMITED: a company duly 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 Lot 214 Camp Street, North Cummingsburg, Georgetown, Demerara.

4. BY:- LALTA DIGAMBER, proprietor of L. Digamber General Store and Agri Centre of Lot 39 New Road, Vreed-en-Hoop, West Bank Demerara, Guyana.

A FOURTH MORTGAGE ON: **FIRSTLY:-** Lot numbered 27 (twenty-seven) also known as 59 (fifty-nine) Broad and Ketley Streets, Charlestown, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana and on all 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, save and except sub-lot lettered "A" part of the said lot, the said sub-lot "A" containing an area of 0.09 (nought decimal nought nine) of an acre as shown on a plan by J. Phang, Sworn Land Surveyor dated the 18th day of November, 1954 and deposited in the Deeds Registry, Georgetown on the 25th day of January, 1960.

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.

5. BY:- RANJIE of Lot 530 Fourteenth Street, Foulis Housing Scheme, East Coast Demerara, Guyana.

A THIRD MORTGAGE ON: **FIRSTLY :-** Lot numbered 530 (five hundred and thirty) South of the Railway Embankment being portions of Foulis, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, containing an area of 0.1148 (nought decimal one one four eight) of an acre as shown and defined 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 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 and subject to the conditions as more fully set out in Transport No. 1505 dated the 26th day of July, 2001.

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 company corporate 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 High and Young Streets, Georgetown, Demerara.

6. BY:- MUHAMMAD WAHAB KHAN of Lot 81 Anna Regina, Essequibo Coast.

A FIRST MORTGAGE ON:- Lot numbered 1475 (one thousand four hundred and seventy-five) being a portion of Lots 316, 317, 318, 319 and Reserve being parts of Section 'A' Block 'X', Great Diamond, situate on the East Bank of 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 0.1440 (nought decimal one four four nought) of an acre as shown on Plan No. 45810 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, no building and erections thereon but on any future building and/or erections which may hereafter be erected thereon 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.

7. BY:- ARTHURLEEN EULALIE HAMER also known as Arthurleen Eulalie Harris-Bovell of 19 Walnut Street, Teaneck, New Jersey 07666, United States of America and also of Lot 21 Republic Drive, Beterverwagting, East Coast Demerara, Guyana.

TRANSPORT OF:- Lot numbered 48 (forty-eight) of Plot 1 of Block 'A' being a portion of Plantation La Bonne Intention, in the La Bonne Intention-Better Hope 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 0.01182 (nought decimal nought one one eight two) of an acre as shown, laid down and defined on a plan by A.J. Jacobus, Sworn Land Surveyor dated the 24th day of October, 2000 and deposited in the Deeds Registry on the 28th day of March, 2003 and recorded at the Guyana Lands and Surveys Commission as Plan No. 30680, no building and erections thereon and subject to the following terms and conditions namely:-

(a) The said lot shall be used for residential purposes only. Only one residence shall be erected on the said lot.

(b) No trade, factory, manufacture, industry or business of any kind whatsoever shall be carried on the lot and no advertisement shall be erected or exhibited thereon without the consent in writing of the Vendor.

The property is offered for sale, subject to or with the benefit of (as the case may be):

(a) Any right(s) 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.

No pit, or ground closet shall be erected on the property and disposal of all sewage must be by means of an adequate and efficient septic tank system.

TO:- CHARLES BERNARD KELLMAN of Lot 16 Quamina Road, Beterverwagting, East Coast Demerara, Guyana.

8. BY:- KEVIN NILES of Lot 190 Grove Squatting Area, East Bank Demerara, Guyana, in his capacity as the Administrator of the Estate of ELAINE ZEPHYR also known as Elaine Marjorie Zephyr also known as Marjorie Zephyr, deceased, Letters of Administration whereof were granted to him by the High Court of the Supreme Court of Judicature on the 24th day of October, 2023 – No. 2023-HC-DEM-EST-536.

TRANSPORT OF:- One undivided fourth part or share of the North half of the North half of lot numbered 62 (sixty-two) South Section, Lodge, in the City of Georgetown, in the said County of Demerara, in the Republic of Guyana, the said lot being laid down and defined 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, with one undivided fourth part or share of the building and erections thereon, subject to a right of the way in favour of the proprietors or occupiers of the South half of the said half lot over and along a strip of land 6'(six) feet wide running along within in the western boundary of the said half lot leading to D'Urban Street.

TO:- KEITH ZEPHYR of 1458 210 Street, Cambria Heights, New York 11411, United States of America.

9. BY:- ALONA SANKAR of Lot S Francois Street, Section K Campbellville, Georgetown, Demerara, Guyana, in her capacity as the duly constituted Attorney of MARGARET ANN NEUBAUER of Lot 69-30 Loubet Street, Forest Hills, Queens New York 11375, United States of America and also of Lot 105 Durbana Square, Lamaha Gardens, Georgetown, Demerara, Guyana, agreeably with Power of Attorney executed on the 30th day of March, 2011 and registered at the Deeds Registry, Georgetown on the 30th day of March, 2011, No. 4169/2011.

BY:- ALONA SANKAR of Lot S Francois Street, Section K Campbellville, Georgetown, Demerara, Guyana, individually and in her capacity as the duly constituted Attorney of NADYA SANKAR also known as Nadya Sharona Smith of Lot S Francois Street, Section K Campbellville, Georgetown, Demerara, Guyana, agreeably with Power of Attorney executed on the 31st day of December, 2018 and registered at the Deeds Registry, Georgetown, Demerara on the 2nd day of January, 2019 - No. 13/2019.

TRANSPORT OF:- Lot numbered 55 (fifty-five) in Section K Campbellville, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, as shown on a plan 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, Georgetown on the 3rd day of July, 1957, with the building thereon.

TO:- ALONA SANKAR of Lot S Francois Street, Section K Campbellville, Georgetown, Demerara, Guyana and NADYA SANKAR also known as Nadya Sharona Smith of Lot S Francois Street, Section K Campbellville, Georgetown, Demerara, Guyana, in equal shares.

10. BY:- KURT EVERTON HODGE of Lot 29 Eastville, Annandale South, East Coast Demerara, Guyana.

A FIRST MORTGAGE ON:- Lot numbered 19 (nineteen) portion of Block II, portion of Plantation Elizabeth Hall now known as Plantation Enterprise, in the Foulis-Buxton Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said Block II containing an area of 71.356 (seventy-one decimal three five six) acres being shown, laid down and defined in orange lines on a plan by M.K. Ali, Sworn Land Surveyor dated the 2nd day of April, 1973 and deposited in the Deeds Registry, Georgetown on the 14th day of June, 1973 and the said lot numbered 19 (nineteen) containing an area of 0.103 (nought decimal one nought three) of an

acre being shown, laid down and defined on a plan by J.I. Trotman, Sworn Land Surveyor dated the 17th day of November, 1995 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 Transport No. 709 dated the 10th day of August, 2020.

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.

11. BY:- ANTONIO YHAN and MARISSA GENDON-YHAN, both of Lot Logwood, Enmore, East Coast Demerara.

A SECOND MORTGAGE ON:- Lot numbered 54 (fifty-four) containing an area of 0.114 (nought decimal one one four) of an acre being a portion of Area "C", part of Logwood, Plantation Hope, in the Enmore-Hope Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, no building and erections 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 mortgagors, or either of them, the said lot and area being shown and defined on a plan by I. Sheer Mohamed, Sworn Land Surveyor dated the 27th day of February, 1968 and deposited in the Deeds Registry, Georgetown on the 25th day of October, 1969 and together with one undivided one hundred and fiftieth part or share of and in the Roads, drains and reserves within Areas "C" and "D" as shown on the aforesaid plan (the said lot and 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 Plantation Hope, *cum annexis* (hereinafter referred to as "the Estate") and the property and every part thereof into whosesoever hand the same may come and subject to the terms and conditions as more fully described in Transport No. 1804 dated the 15th day of November, 2021.

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.

12. BY:- CLEON CHUNG, businessman of Parcels No. 4720 and 4800 Mandela Avenue, Plantation Ruimveldt, Georgetown, Guyana.

A FIFTH MORTGAGE ON:- Lot numbered 325 (three hundred and twenty-five) Sachibazaar Street being a portion of Area "H" Prashad Nagar, part of Bel Air, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said Area "H" being defined on a plan of part of Bel Air, aforesaid made by R. Wilkins, Sworn Land Surveyor dated the 29th day of November, 1957 and deposited in the Deeds Registry, Georgetown on the 8th day of March, 1958, the said lot being defined on a plan by S.S.N. Insanally, Sworn Land Surveyor dated the 21st day of August, 1958 and deposited in the Deeds Registry, Georgetown on the 10th day of September, 1959 and on the building and erections thereon and on all future buildings and erections which may hereafter be erected thereon during the existence of this mortgage, the property of the mortgagor, subject to the conditions as more fully set out in Transport dated the 16th day of October, 1967 - No. 2083.

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.

13. BY:- CLEON CHUNG, businessman of Parcels No. 4720 and 4800 Mandela Avenue, Plantation Ruimveldt, Georgetown, Guyana.

A THIRD MORTGAGE ON: **FIRSTLY:-** Lot numbered 278 (two hundred and seventy-eight) Bissessar Avenue being a portion of Area "H" now named Prashad Nagar, part of Bel Air, situate in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said Area H being defined on a plan of a part of Bel Air aforesaid made by R. Wilkins, Sworn Land Surveyor dated the 29th day of November, 1957 and deposited in the Deeds Registry, Georgetown, Demerara on the 8th day of March, 1958 and the said lot being defined on a plan by S.S.N. Insanally, Sworn Land Surveyor dated the 21st day of August, 1958 and deposited in the Deeds Registry, Georgetown on the 10th day of September, 1959 and on the building and erections thereon and on all future buildings and erections which may hereafter be erected thereon during the existence of this mortgage, the property of the mortgagor, subject to the conditions as more fully described in Transport No. 216 of 1976.

SECONDLY:- Lot numbered 327 (three hundred and twenty-seven) Area lettered 'H,' Bel Air (known as Prashad Nagar) in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.122 (nought decimal one two two) of an acre being shown on a plan by P.F. Murray, Sworn Land Surveyor, dated the 8th day of August, 2007, and recorded at the Department of Lands and Surveys on the 24th day of August, 2007 as Plan No. 41439 and deposited in the Deeds Registry on the 22nd day of May, 2008, no building thereon and on all future buildings and erections which may hereafter be erected thereon during the existence of this mortgage, the property of the mortgagor.

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.

14. BY:- CLEON CHUNG, businessman of Parcels No. 4720 and 4800 Mandela Avenue, North Ruimveldt, Georgetown, Guyana.

A THIRD MORTGAGE ON:- Lot numbered 25 (twenty-five) Area 'D' known as Oleander Gardens, a portion of Industry, in the Plaisance/Industry Neighbourhood Democratic Council, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.237 (nought decimal two three seven) of an acre being shown 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 and on the building and erections thereon and on all future buildings and erections which may hereafter be erected thereon during the existence of this mortgage, the property of the mortgagor, together with an undivided sixty-fifth part or share of and in all Roads, drains and reserves shown on the aforesaid plan and subject to the following easements, rights, benefits, stipulations and obligations with intent that the same shall as far as practicable run with and be binding upon Industry and Ogle, *cum annexis,* (hereinafter referred to as "the Estate") and the property and every part thereof into whosesoever hand the same may come and subject to the conditions as more fully described in Transport dated the 25th day of October, 2019 - No. 1558.

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 to 233 Camp Street and South Road, Lacytown, Georgetown, Demerara, Guyana.

15. BY:- RAMSAY ALI of Lot 186 Happy Acres, East Coast Demerara, in his capacity as the Administrator of the Estate of ASSIBAN KHAN also known as Assiban, deceased, Letters of Administration whereof were granted to her by the High Court of the Supreme Court of Judicature on the 1st day of December, 2023 – No. 2023-HC-DEM-EST-558.

TRANSPORT OF:- East half of Lot numbered 156 (one hundred and fifty-six) in the East half of the Township Section of Triumph, 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 lot being shown on a

diagram of Plantation Triumph, East Coast Demerara by L.M. Nightingale, Sworn Land Surveyor dated the 20th day of March, 1911 and deposited in the office of the Register, Georgetown on the 11th day of July, 1912 with the building and erections thereon.

TO:- AMEER KHAN, KAMLUDDIN KHAN and AHMAD MUSTAPHA KHAN of Lot 156 Agriculture Road, Triumph, East Coast Demerara, in equal shares.

16. BY:- KEVIN LLOYD SMITH also known as Kevin Smith of 74 Southern Boulevard, Albany, New York 12219, United States of America and also of Lot 92 Golden Grove, East Coast Demerara, represented herein by his duly constituted Attorney, Daneilla Monique Mc Calmon of Lot 11 Golden Grove, East Coast Demerara, agreeably with Power of Attorney executed on the 7th day of July, 2021 and registered at the Deeds Registry, Georgetown on the 20th day of July, 2021 – No. 5314 of 2021.

TRANSPORT OF:- East three fourths of lot numbered 89 (eighty-nine) in Section A Golden Grove, in the Golden 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 A.J. Alcorn, Sworn Land Surveyor dated the 28th day of November, 1873 and deposited in the Deeds Registry, Georgetown on the 23rd day of December, 1874, with the building and erections thereon.

TO:- JUNIOR HOPE of Lot 228 Section D Non Pariel, East Coast Demerara, Guyana.

17. BY:- ANDREW WEBSTER of Lot 210 Public Road, Soesdyke, East Bank Demerara, Guyana.

TRANSPORT OF:- Cultivation lot numbered 19 (nineteen) being a portion of Plantation Soesdyke, situate on the East 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 plan by J.L. Yhap, Sworn Land Surveyor dated the 24th day of April, 1948 and duly deposited in the Deeds Registry, Georgetown on the 25th day of January, 1949, with the building and erections thereon.

TO:- TREVOR BRUMMELL, TECHANA ALTEA BRUMMELL and ALAIN HOPKINSON, all of Lot 2 George and Bent Streets, Werk-en-Rust, Georgetown, Guyana, jointly.

18. BY:- INEZ STOKES of 645 Eighth Street, Paradise, East Coast Demerara, in her capacity as the Administratrix of the Estate of DAPHNE WATSON, deceased, Letters of Administration whereof were granted to her by the High Court of the Supreme Court of Judicature of Guyana on the 15th day of March, 2023, No. 2022-HC-DEM-EST-1022.

BY:- LYNDON E. WATSON also known as Lyndon Watson of 8488 Kingsway Drive, White Plains MD 20695, United States of America, represented herein by his duly constituted Attorney, Inez Stokes of Lot 645 Eighth Street, Paradise, East Coast Demerara, agreeably with Power of Attorney dated the 28th day of July, 2022, registered at the Deeds Registry, Georgetown on the 2nd day of September, 2022 - No. 4952/2022.

TRANSPORT OF:- South half of the East two thirds of lot numbered 63 (sixty-three) Section A Golden Grove, in the Golden 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 laid down and defined on a diagram of the Village of Golden Grove by A.J. Alcorn, Sworn Land Surveyor dated the 28th day of November ,1873 and deposited in the Office of the Registrar, Georgetown on the 23rd day of December, 1874, the said piece of land hereby transported being laid down and defined on a plan by S.S.R. Insanally, Sworn Land Surveyor dated the 2nd day of September, 1966 and deposited in the Deeds Registry on the 7th day of March, 1967, with the building thereon.

TO:- LYNDON JERMAIN WATSON, JOLANA WATSON and JEWELA WATSON also known as Jewela Daniels of 8488 Kingsway Drive, White Plains, MD, 20695, United States of America, jointly.

19. BY:- NAZIR HAZRATALLI of Lot 30 Public Road, Met-en-Meerzorg, West Coast Demerara, Guyana.

TRANSPORT OF:- Lot numbered 130 (one hundred and thirty) being a portion of Land now known as Railway View Housing Scheme being part of Eastern portion of Block 2 Plantation Met-en-Meerzorg, in the Tuschen-Uitvlugt Local Government District, situate on the West Coast of Demerara, in the County of Demerara, in the Republic of Guyana, containing an area of 0.0735 (nought decimal nought seven three five) of an acre as shown on Plan No. 28584 by L.G. Arokium, Sworn Land Surveyor dated the 31st day of July,1998 and deposited in the Deeds Registry, Georgetown Demerara on the 9th day of September, 1999, showing Lots 1-180 now known as Railway View Housing Scheme, all being part of Eastern portion of Block 2, without the building and erections thereon, property of the Transportee named herein and subject to the conditions namely set out in full herein:

(a) Only one building shall be erected on the said lot.

(b) 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) 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:- WAZIR HAZRATALLI of Lot 2273 Tuschen New Scheme, East Bank Essequibo, Guyana.

20. BY:- BIBI SALEEMA KHAN of Lot 1361 Plantation, Great Diamond, East Bank Demerara, Guyana, acting in her capacity as the Administratrix of the Estate of HUSSAIN KHAN also known as Hussein Khan, deceased, Letters of Administration whereof were granted to her by the High Court of Supreme Court of Judicature of Guyana on the 4th day of July, 2023 - No. 2023-HC-DEM-EST-226.

TRANSPORT OF:- Lot numbered 1361 (one thousand three hundred and sixty-one) being a portion of Block "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 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 and defined on a plan by M.E. Rafiek, Sworn Land Surveyor dated the 14th day of July, 1996 and deposited in the Deeds Registry, Georgetown, Demerara on the 18th day of June, 1999, the said lot containing an area of 0.0803 (nought decimal nought eight nought three) 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 18th day of June, 1999, showing Lots 1-17, Lot 18A, Lot 18B, Lots 19-40, Lot 41A, Lot 41B, Lots 42-1728 Section 'B' Lot 1 Section 'C', all being portions of Block "X", with the building and erections thereon and subject to the terms and conditions 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 Demerara 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(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:- AFEEZE KHAN, BIBI SALEEMA KHAN, both of Lot 1361 Plantation Great Diamond, East Bank Demerara, Guyana and BIBI ZALIMA BHOLA, residing at 8805 Merrick Boulevard, Apt. 1E, Jamaica, New York 11432, United States of America, in equal shares.

21. BY:- URVA DAMLAY CALLENDER also known as Urva Damalay Connell of 219 Revere Boulevard, West Lawn, Pennsylvania 19609, United States of America, represented herein by her duly constituted Attorney, Kezia Suzette Williams, with Power of Attorney executed on the 7th day of January, 2011 and registered at the Deeds Registry on the 29th day of October, 2023 - No. 7102 of 2023.

TRANSPORT OF:- Lot numbered 38 (thirty-eight) Section 'B' being portions of Block "X" being portion of Great Diamond, in the Golden Grove- Diamond Place Local Government District, situate on the East Bank on 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 and defined on a 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 0.0749 (nought decimal nought seven four nine) 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, 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 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 and other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(d) The Allottee(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:- and in favour of JAIPAUL PERSAUD of 10 Bell Place, 1 Yonkers, New York 10707, United States of America.

22. BY:- SUKHDEO BUDHRAM of Lot 58 Side Line Dam, Triumph, East Coast Demerara, Guyana.
TRANSPORT OF:- Lot numbered 350 (three hundred and fifty) of Tract 'A' being portion of Plantation Good Hope, South of the Railway Embankment, in the Mon Repos-La Reconnaissance 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 0.1148 (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 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:

(a) Only one building shall be erected on the said lot.

(b) 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 Planning and Housing Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(c) The Allottee(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:- OOJAGAREE JAGOO of Lot 42 Mon Repos, East Coast Demerara, Republic of Guyana.

23. BY:- KURT WILLIAMS also known as Kurt Zico Williams of Lot 1376 Section 'A' Block 'X' Great Diamond, East Bank Demerara, Guyana.

TRANSPORT OF:- Lot numbered 1376 (one thousand three hundred and seventy-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, Georgetown on the 1st day of February, 1999, the said lot containing an area of 0.1318 (nought decimal one three one eight) 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 and erection thereon and subject to the following 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 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:- ZHENG AIDI of Lot 32 Robb Street, Georgetown, Guyana.

24. BY:- JOSEPH IVAN CHIN of Lot 8 Area H Houston, within Georgetown, Demerara, Guyana.

TRANSPORT OF:- Lot numbered 8 (eight) having an area of 12,584.58 (twelve thousand five hundred and eighty-four decimal five eight) square feet, part of Area H Houston, within Georgetown, in the County of Demerara, in the Republic of Guyana, with the building and erections thereon, the said Area H and the said lot numbered 8 (eight) being defined on a plan by R. Moonsammy, Sworn Land Surveyor dated the 18th day of May, 1999 and deposited in the Deeds Registry, Georgetown on the 25th day of May, 2001, together with a right of way in common with the owners and occupiers of lots numbered 1 (one) to 31 (thirty-one) of the said Area H over those strips of land shown on the said plan and marked 'Reserve for Access and Drainage' and over the Roadway within lot numbered 45 (forty-five) D' Aguiars Park, as a means of access to Demico Avenue and Bartica Avenue in the said D'Aguiars Park, the said lot numbered 45 (forty-five) and D'Aguiars Park being defined on a plan by D.A. Patterson, Sworn Land Surveyor dated the 25th day of June, 1997, deposited in the Deeds Registry aforesaid on the 29th day of September, 1997, subject to the following conditions which shall run with and be binding on the said lot into whosesoever hand the same may come in common with the proprietors of all of the lots within the said Area H, namely:

(a) No shop, factory, manufacture, trade, industry, business or profession of any kind whatsoever shall be carried on the said lot.

(b) The Transportee shall not sub-divide the said lot for any purpose whatsoever except as may be approved by the Company in special circumstances to allow the divided portions to be acquired by owners of the adjacent lots.

TO:- PAUL SARWAR PERSAUD of Lot 219 Pike and Lamaha Streets, Kitty, Georgetown, Guyana.

25. BY:- CHRISTOPHER NEVILLE KING of Lot 6 Church Street, Company Path, Georgetown, in his capacity as the Executor of the Estate of NEVILLE HUBERT KING, deceased, Probate whereof was granted to him by the High Court of the Supreme Court of Judicature on the 4th day of March, 2023 - No. 2023-HC-DEM-EST-786.

TRANSPORT OF: **FIRSTLY:-** Sub-lot lettered "b" being part of the East half of lot numbered 190 (one hundred and ninety) in South Cummingsburg, in the City of Georgetown, in the County of Demerara, in the

Republic of Guyana, the said sub-lot being shown on a plan of the said East half of lot numbered 190 (one hundred and ninety) by C.S. Spence, Sworn Land Surveyor dated the 20th day of June, 1973 and deposited in the Deeds Registry, Georgetown on the 22nd day of April, 1974.

SECONDLY:- Sub-lot lettered "C" being part of the West half of lot numbered 190 (one hundred and ninety) South Cummingsburg, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said sub-lot being shown on a plan by C.S. Spence, Sworn Land Surveyor dated the 20th day of June, 1973 and deposited in the Deeds Registry on the 22nd day of April, 1974.

TO:- CHRISTOPHER NEVILLE KING of Lot 6 Church Street, Company Path, Georgetown.

26. BY:- NAVINDRA PERSAUD, presently of Lot 22 First Street, Foulis, East Coast Demerara, Guyana.

TRANSPORT OF:- Lot numbered 22 (twenty-two) South of the Railway Embankment being portion of 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 0.1185 (nought decimal one one eight five) of an acre being shown on a plan by C.C. Cappel, Sworn Land Surveyor dated the 4th day of October, 1994 and deposited in the Deeds Registry on the 3rd day of December, 1997, with the building and erections thereon and subject to the following conditions namely:

a. No shop, factory, manufacture, trade, industry, business or profession of any kind whatsoever shall be carried on the 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.

b. The lot shall not at any time be divided or sold except as a whole lot.

TO:- IVANHOE HORD, NIKITA INDIRA KHOURI, NADIA KAMLA KHOURI and KUMARIE MANGRU, all of Lot 131 Canefield Settlement, East Canje, Berbice, Guyana, jointly.

27. BY:- MANESHWAR PERSAUD of 4368 Gunbarrel Drive, Colorado Springs, Colorado 80925, United States of America.

BY:- KESHAVA PERSAUD of 2219 Santa Lucia Street, Kissimmee, Florida 34743, United States of America.

BY:- ANEESA KHANOO of Lot 24 A Middle Street, Ruimzigt, West Coast Demerara, Guyana, in her capacity as the Administratrix for the Estate of CHATE N. PERSAUD also known as Chate Narine Persaud also known as Chatenarine Persaud, deceased, Letters of Administration whereof were granted to her by the High Court of the Supreme Court of Judicature on the 26th day of April, 2019 - No. 2018-HC-DEM-EST-882.

BY:- NAZEELA PERSAUD also known as Nazeela Haniff of 90-19 215th Place Queens Village, New York 11428, United States of America, represented herein by her duly constituted Attorney, Aneesa Khanoo of Lot 24 A Middle Street, Ruimzigt, West Coast Demerara, Guyana, agreeably with Power of Attorney executed on the 23rd day of July, 2018 and registered at the Deeds Registry, Georgetown on the 10th day of August, 2018 - No. 7379 of 2018.

BY:- GITOVALIE PERSAUD of 2502 Sage Drive, Kissimmee, Florida 34758, United States of America.

BY:- NAVINDRA PERSAUD of 235 Cactus Road, Stroudsburg, Pennsylvania 18360, United States of America.

TRANSPORT OF:- Lot numbered 19 (nineteen) containing an area of 0.0543 (nought decimal nought five four three) of an acre, part of a piece or parcel of Land known as La Penitence Village, containing an area of 48.25 acres, part of Plantation La Penitence, in the City of Georgetown, in the County of Demerara, in

the Republic of Guyana, the said piece of land being shown on a plan by L.I. Yansen, Sworn land Surveyor dated the 16th day of May,1955 and deposited in the Deeds Registry on the 25th day of May,1955, the said lot hereby transported being shown on a plan by C.S. Spence, Sworn Land Surveyor dated the 30th day of September,1961 and deposited in the Deeds Registry on the 8th day of October,1968, with the building and erections thereon.

TO:- KOMAL BHAGWAN of Lot 1385 Sixth Avenue, Section A Block X, Diamond, East Coast Demerara, Guyana.

28. BY:- PADMAWATI PERSAUD of Lot 11 B Craig Village, East Bank Demerara and SUNILDAT, PERSAUD, represented herein by his duly constituted Attorney, Nicholas Besham Persaud of Lot 113 Section 'B' Diamond, East Bank Demerara, agreeably with Power of Attorney executed on the 2nd day of September, 2023 and registered at the Deeds Registry on the 16th day of October, 2023 – No. 6459 of 2023.

TRANSPORT OF:- House lot 11B (eleven B) being part of Block lettered 'B' Craig, in the Good Success-Caledonia 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 lettered 'B' being laid down and defined on a plan by Moorsalene S. Ali, Sworn Land Surveyor dated the 17th day of June, 1966 and deposited in the Deeds Registry, Georgetown on the 23rd day of May, 1967 and the said lot 11 B (eleven B) containing an area of 0.1087 (nought decimal one nought eight seven) of an acre being shown on a plan by the said Moorsalene S. Ali, Sworn Land Surveyor dated the 29th day of August, 1967 and deposited in the Deeds Registry aforesaid on the 19th day of March, 1968, together with one undivided forty-sixth part or share of and in the Roads, drains, reserves and pipe lines and in and to the plot of land, containing an area of 0.1396 (nought decimal one three nine six) of an acre and marked "Reserved for Street" and in and to the plot of land, containing an area of 0.4995 (nought decimal four nine nine five) of an acre and marked "Open Space", 'Plot B' (Reserve) being shown on the aforesaid plan by Moorsalene S. Ali, Sworn Land Surveyor dated the 29th day of August, 1967, with the building and erections thereon.

TO:- ROSITA PERSAUD-AUSTIN, NICHOLAS BESHAM PERSAUD and RONALDO SHARAAD HUSSAIN, all of Lot 113 Section 'B', Diamond, East Bank Demerara, jointly.

29. BY:- EARTHA VERONICA GRAHAMS also known as Eartha Veronica Graham of Lot 484 Pattensen/Turkeyen, Georgetown, Guyana, in her capacity as the Administratrix of the Estate of GERALD AUSTIN WILLABUS also known as Gerald Willabus, deceased, Letters of Administration whereof were granted to her by the High Court of the Supreme Court of Judicature on the 7th day of August, 2023 - No. 2023-HC-DEM-EST- 285/2023.

TRANSPORT OF:- Lot numbered 272 (two hundred and seventy-two) being a portion of Plantation La Penitence, situate in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, containing an area of 3462.58 (three thousand four hundred and sixty-two decimal five eight) square feet, the said lot being laid down and defined on a plan by Horace James, Sworn Land Surveyor dated the 21st day of February, 1994 and deposited in the Deeds Registry, Georgetown on the 25th day of March, 1994, showing Block "RR" and Lots 'A', 'B', 'C', 'D', 'E', 'F', 'G', 'H' and 'J' and Lots 216-353 being parts of Block "RR" all being parts of Block "PP" in Second Depth of Plantation La Penitence, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, with the building and erections thereon and subject to the terms and conditions as 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:- SABRINA ALLISON WILLABUS also known as Sabrina Allison Graham and KEON NERAUN WILLABUS, both of 24 Dahlia Gardens, Mitcham, United Kingdom, CR4 1LA, jointly.

30. BY:- SAMUEL CHOORAMAN of Lot 'C' Grove Truck Line, East Bank Demerara, represented herein by his duly constituted Attorney, Gavaskar Chooraman of Lot 'C' Grove Truck Line, East Bank Demerara, agreeably by Power of Attorney duly executed on the 19th day of October, 2017 and registered at the Deeds Registry, Georgetown, Guyana on the 13th day of August, 2019 - No. 6746.

TRANSPORT OF:- Two undivided third parts or shares of and in one undivided third part or share in and to the First Island, situate in the River Demerara now called and known by the name of "Inver", situate opposite to Plantation Land of Canaan, in the County of Demerara and Republic of Guyana, no building thereon.

TO:- INDUSTRIAL and MARINE SERVICES INC., a company incorporated under the Companies Act, 1991, with its registered office located at Ogle Aerodrome, Ogle, East Coast Demerara, Guyana.

31. BY:- ALBERT ALLEYNE of Lot 5 'B' Middleton Street, Campbellville, Georgetown, Guyana, in his capacity as the Administrator of the Estate of PATRICK ALBERT GRAVESANDE also known as Patrick Gravesande, deceased, Letters of Administration with the Will annexed whereof were granted to him by the High Court of the Supreme Court of Judicature on the 20th day of November, 2023 - No. 2023-HC-DEM-EST-863.

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 999 (nine hundred and ninety-nine) years executed on and commencing from the 4th day of September, 1967 - No. 154, in respect of all that piece or parcel of land described as the South half of the East half of lot numbered 51 (fifty-one) Alexanderville, in Kitty, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said lot being shown on a diagram by C. Chalmers, Sworn Land Surveyor dated the 3rd day of August, 1867 and deposited in the Deeds Registry, Georgetown on the 20th day of September, 1867, the said South half of the said East half of the said lot numbered 51 (fifty-one) being shown, laid down and defined on a plan by S.S.R. Insanally, Sworn land Surveyor dated the 19th day of September, 1966 and deposited in the Deeds Registry, Guyana on the 28th day of March, 1967 and together with a right of way over and along a strip of land 6' (six) feet in width running along and within the eastern boundary of the North half of the said half lot and leading to Gordon Street, the said strip of land being also shown and marked "6' (six) feet right of way" on the aforesaid plan by S.S.R. Insanally.

SECONDLY:- The building and erections thereon.

TO:- PATRICIA SMALL of Golden Grove, New Extension, St. John's Antigua and also of Lot 51 Gordon Street, Kitty, Georgetown, Guyana.

32. BY:- ALBERT ALLEYNE of Lot 5 'B' Middleton Street, Campbellville, Georgetown, Guyana, in his capacity as the duly constituted Attorney of PATRICIA SMALL of Golden Grove, New Extension, St. John's Antigua and also of Lot 51 Gordon Street, Kitty, Georgetown, Guyana by virtue of Power of Attorney executed on the 16th day of March, 2023 and registered at the Deeds Registry, Georgetown on the 20th day of April, 2023 - No. 2447 of 2023.

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 999 (nine hundred and ninety-nine) years, executed on and commencing from the 4th day of September, 1967 - No. 154, in respect to all that piece or parcel of land described as the South half of the East half of lot numbered 51 (fifty-one) Alexanderville, in Kitty, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said lot being shown on a diagram by C. Chalmers, Sworn Land Surveyor dated the 3rd day of August, 1867 and deposited in the Deeds Registry, Georgetown on the 20th day of September, 1867, the said South half of the said East half of the said lot numbered 51 (fifty-one) being shown, laid down

and defined on a plan by S.S.R. Insanally, Sworn land Surveyor dated the 19th day of September, 1966 and deposited in the Deeds Registry, Guyana on the 28th day of March, 1967 and together with a right of way over and along a strip of land 6' (six) feet in width running along and within the eastern boundary of the North half of the said half lot and leading to Gordon Street, the said strip of land being also shown and marked "6' (six) feet right of way" on the aforesaid plan by S.S.R. Insanally.

SECONDLY:- The building and erections thereon.

TO:- ROBIN BACCHUS of Lot 90 Bouginvillea Park, Farm, East Bank Demerara, Guyana.

33. BY:- NKOMO WOOD of Lot 268 Thomas Street, North Cummingsburg, Georgetown, in his capacity as the Administrator of the Estate of LILIAN ALEXANDRINA WOOD also known as Lilian Wood, deceased, Letters of Administration whereof were granted to him by the High Court of the Supreme Court of Judicature of Guyana on the 17th day February, 2020 – No. 2019-HC-DEM-EST-732.

TRANSFER OF LEASE: **FIRSTLY:-** All the Transferor's right, title and interest in and to the remainder of the unexpired term of a Lease for 999 (nine hundred and ninety-nine) years executed on and commencing from the 13th day of October, 1977-No. 304, in respect of one undivided half part or share of the North half of the East half of lot numbered 35 (thirty-five) West of Queen Street, Kitty, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, together with a right of way 6' (six) feet in width running along and within the eastern boundary of the South half of the East half of the said lot 35 (thirty-five) leading to William Street, without the building and erections thereon, situate on sub-lot "D" part of the said quarter lot the property of Rachel Mc Leod and subject to a sub-Lease for a term of 999 (nine hundred and ninety-nine) years less the last 3 (three) days in respect of the said sub-lot "D", in favour of the said Rachel Mc Leod executed on the 9th day of July, 1979 - No. 185, the said North half of the East half of the said lot 35 and the said right of way being shown and defined on a plan by S.S.R. Insanally, Sworn Land Surveyor dated the 25th day of November, 1976 and deposited in the Deeds Registry on the 20th day of December, 1976 and the said sub-lot "D" being shown and defined by the said S.S.R. Insanally dated 4th day of April, 1979 and deposited in the Deeds Registry on the 2nd day of May, 1979.

SECONDLY: and on one undivided half part or share of and in the building and erections thereon.

TO:- MARLAND ANDRE WOOD also known as Marland Wood of 17001 116th Avenue, Jamaica, New York 11434, United States of America one of the heirs *ab-intestato* of the Estate of the said deceased.

34. BY:- TAHID ESAHACK of Lot 2 Studley Park, Canal No. 1 Polder, West Bank Demerara, Guyana.

TRANSPORT OF:- Lot numbered 12 (twelve) being part of Lot numbered 40 (forty) Friendship, in the Good Success Caledonia Local Government District, situate on the East Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot numbered 40 (forty) being shown on a diagram by George T. Jack, Sworn Land Surveyor dated December, 1856 and deposited in the Deeds Registry, Georgetown on the 23rd day of July, 1858, the said Lot 12 (twelve) being shown on a plan by S.S.R. Insanally, Sworn Land Surveyor dated the 3rd day of May, 1974 and deposited in the Deeds Registry aforesaid on the 20th day of March, 1974, with the building thereon.

TO:- CARLTON POWERS and CYRILLA CARLENE POWERS, both of Lot 4 Pearl, East Bank Demerara, Guyana, jointly.

35. BY:- CHERYL SOOKAH of Lot 8 Water Street, Bagotstown, East Bank Demerara, in her capacity as the Administratrix of the Estate of NAZIMA K. ANEEPH also known as Nazima Khatun Aneeph also known as Nazima Aneeph also known as Nazima Khatun also known as Nazima Khatoon also known as Nazima Bacchus also known as Nazima Haniff, deceased, Letters of Administration whereof were granted to her by the High Court of the Supreme Court of Judicature on the 19th day of September, 2023 - No. 2023-HC-DEM-EST-456.

TRANSPORT OF:- Lot numbered 75 (seventy-five) Block 'CC' being a portion of plantation Eccles, in the Eccles-Ramsburg Village District, situate on the East Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said plantation being shown 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 containing an area of 0.0753 (nought decimal nought seven five three) of an acre being shown on a plan by R.N. Durbeej, Sworn Land Surveyor dated the 12th day of August, 1995 and deposited in the Deeds Registry aforesaid on the 2nd day of October, 1996, showing **Firstly:** Block 'CC', bordered in red, **Secondly:** Lots 1 to 153, with the building and erection thereon and subject to the following terms and conditions namely:

(a) The property transported herein 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 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 and entrance bridges shall be subject to the 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 any industrial nature.

TO:- the said CHERYL SOOKAH, unemployed of Lot 8 Water Street, Bagotstown, East Bank Demerara.

36. BY:- CHRISTOPH HERZOG also known as Christoph Paul Herzog, presently residing at Lot 10 "A" Kersaint Park, La Bonne Intention, East Coast Demerara, Guyana.

TRANSPORT OF:- East half of East half of lot numbered 10 (ten) Area "A" known as Kersaint Park, a portion of Plantation La Bonne Intention, situate on the east sea coast of the County of Demerara, Guyana, the said lot numbered 10 (ten) containing an area of 1.190 (one decimal one nine nought) acres being defined on a plan by I. Sheer Mohamed, Sworn Land Surveyor dated the 17th day of June, 1960 and deposited in the Deeds Registry on the 4th day of April, 1961, with the building and erections thereon, together with an undivided fortieth part or share of and in 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 binding upon Plantation 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 shall be carried on the said lot and no advertisement shall be erected or exhibited thereon except with permission in writing of the Estate Proprietor and no application for their consent in respect of any trade, shop, manufacture, trade, industry, business or profession of any noisome, noxious or dangerous nature will be considered.

(d) The said lot shall not be sub-divided into lots having an area less than a ¼ of an English acre after making allowance for Roads and drains and only one residence may be erected on each lot.

(e) The Guyana Electricity Corporation and their successors and assigns shall have the right to erect and maintain in Kersaint Park, posts or standards for the support of electrical wires and right of access at all reasonable times to the said posts and wires whenever necessary for the purposes of inspecting, renewing, replacing and repairing the same.

TO:- RAMNARINE LALBACHAN and VIJANTI MALA LALBACHAN, both of Lot 16-2 New Street, New Amsterdam, Berbice, jointly.

37. BY:- NANDALALL SUKHRAM of 10341 NW Twelfth Place, Fort Lauderdale, Florida 33322-6646, United States of America, represented herein by his duly constituted Attorney Nirmal Narine Sukhram of Lot 152 Crown Street, Queenstown, Georgetown, Guyana, agreeably with Power of Attorney executed on the 24th day of October, 2023 and registered at the Deeds Registry, Georgetown on the 15th day of November, 2023 – No. 7079 of 2023.

TRANSPORT OF:- House lot numbered 32 (thirty-two) part of the front lands of the western half of Plantation La Jalousie, situate in the La Jalousie-Nouvelle Flanders Local Government District, situate on the west sea coast of the County of Demerara, in the Republic of Guyana, the said lot being laid down and defined on a plan signed by J. Mullin, Commissioner of Lands and Mines dated the 29th day of August, 1927 and deposited in the Deeds Registry on the 20th day of February, 1928, subject to the right of the Government of Guyana to recover from the proprietor of the said house lot, his proportionate share of all sea defence and maintenance rates that may be levied to the said plantation, reserving to the Government of Guyana, all and every right, title or claim to any gold, silver or other metals, minerals, ores, bauxite, rocks, gems or precious stones, coal or mineral oil, in, upon or under the land hereby transported, with the building and erections thereon.

TO:- MANOJ NARAYAN and SASHA SABATINA NARAYAN, both of Lot 217 South Road, Lacytown, Georgetown, Guyana, jointly.

38. BY:- TRUMEL REDMOND of Lot 9 Malgre Tout, West Bank Demerara, in his capacity as the Executor of the Estate of COREEN HOWARD also known as Coreen Lenis Howard also known as Coreen Lenis Canzius, deceased, whereas Probate was granted to him by the High Court of the Supreme Court of Judicature of Guyana on the 3rd day of January, 2023 – No. 2023-HC-DEM-EST-450.

TRANSPORT OF:- Sub-lot lettered "B" part of Lot numbered 30 (thirty) North of the Central Dam, Pouderoyen, in the 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 lot being shown on a diagram by Henry Rainsford, Sworn Land Surveyor dated April, 1844 and deposited in the Deeds Registry, Georgetown on the 8th day of February, 1847 and the said sub-lot "B" being shown and defined on a plan by Moorsalene S. Ali, Sworn Land Surveyor dated the 31st day of October, 1966 and deposited in the Deeds Registry aforesaid on the 15th day of December, 1967, with the building thereon, together with a right of way in favour of the owners or occupiers of the said sub-lot over and along a strip of land 6' (six) feet wide running along within the eastern boundary of the said lot leading to Central Dam.

TO:- BRINSLEY HODGE of Lot 82 West Bagotville Village, West Bank Demerara.

39. BY:- MARLENE DE YOUNGE-LOWE also known as Marlene Carlyn Donna De Younge of Lot 566 Herstelling, East Bank Demerara.

TRANSPORT OF:- Sub-lot lettered 'Z' portion of the North half of Lot numbered 35 (thirty-five) D'Urban Street, Wortmanville, situate in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said sub-lot lettered 'Z' containing an area of 1333.44 (one thousand three hundred and thirty-three decimal four four) square feet, subject to a right of way 4' (four) feet in width running along and within the western boundary of the said lot and leading to D'Urban Street, the said sub-lot together with the right of way being shown and defined on a plan by W.L. Edwards, Sworn Land Surveyor dated the 2nd day of September, 1999 and recorded at the Department of Lands and Surveys as Plan No.29344 and deposited in the Deeds Registry on the 21st day of October, 2003, no building thereon.

TO:- the said MARLENE CARLYN DONNA DE YOUNGE and EGBERT AUGUSTUS ALKINS, both of Lot 566 Herstelling, East Bank Demerara, jointly.

40. BY:- MAHABEER SAHADEO of Lot 54 Virginia Village, Cane Grove, East Coast Demerara.

A FIRST MORTGAGE ON: **FIRSTLY:-** Sub-lot lettered 'MS' being a part of the West half of South half of lot numbered 54 (fifty-four) being a portion of Virginia, within the Grove/Virginia Neighbourhood Democratic Council, situate on the East Coast Demerara, in the

County of Demerara, in Republic of Guyana, the said West half of the South half of lot numbered 54 (fifty-four) containing an area of 0.2508 (nought decimal two five nought eight) of an acre being shown on a plan by Dwarka Ramkarran, Sworn Land Surveyor dated the 25th day of February, 2000 and recorded at the Guyana Lands and Surveys Commission on the 8th day of March, 2000 as Plan No. 29822 and deposited in the Deeds Registry on the 1st day of April, 2019, the said sub-lot lettered 'MS' containing an area of 0.1672 (nought decimal one six seven two) of an acre being shown on a plan by D. Ramkarran, Sworn Land Surveyor dated the 27th day of March, 2014 and recorded at the Guyana Lands and Surveys Commission on the 11th day of April, 2014 as Plan No. 58511 and deposited in the Deeds Registry on the 18th day of December, 2018 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.

SECONDLY:- All and singular the furniture, fixtures, and fittings which may hereafter be situate on the above described property during the existence of this mortgage, the property of the mortgagor.

TO:- CITIZENS BANK GUYANA INC., a company incorporated in Guyana under the Companies Act, Chapter 89:01 and duly continued under the Companies Act, 1991, whose registered office is situate at Lots 231-233 Camp Street and South Road, Lacytown, Georgetown, Demerara.

41. BY:- FRANCIS ANTHONY CORNELIUS, also known as Anthony Cornelius of 3050 Ellesmere Road, Unit 1416, Scarborough, Ontario M1E 5E6, Canada, represented herein by his duly constituted Attorney, Marcel Andrew Cornelius of 371 Saratoga Avenue, Brooklyn, New York 11233, United States of America, agreeably with Irrevocable Power of Attorney executed on the 3rd day of November, 2023 and registered at the Deeds Registry, Georgetown, Demerara, Guyana on the 30th day of November, 2023 – No. 7466 of 2023.

TRANSPORT OF:- Lot numbered 91 (ninety-one) being part of a tract of Land marked 'B', part of La Penitence, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, the said tract of land containing an area of 13.73 (thirteen decimal seven three) acres and shown coloured pink on a plan by D.N. Persaud, Sworn Land Surveyor dated the 7th day of December, 1951 and deposited in the Deeds Registry on the 14th day of December, 1951, the said lot hereby transported being shown, laid down and defined on a plan by the said Sworn Land Surveyor dated the 11th day of October, 1955 and deposited in the Deeds Registry on the 1st day of December, 1955, with the building and erections thereon, subject to and with the benefits of the terms and conditions contained in an Agreement made and entered into by and between The Central Housing and Planning Authority and the Transportee(s) dated the 30th day of July, 1956 and registered at the Deeds Registry on the 31st day of July, 1956.

TO:- and in favour of FRANCIS ANTHONY CORNELIUS, also known as Anthony Cornelius of 3050 Ellesmere Road, Unit 1416, Scarborough, Ontario M1E 5E6, Canada, MARCEL ANDREW CORNELIUS of 371 Saratoga Avenue, Brooklyn, New York 11233, United States of America and LINDA ANITA CORNELIUS of 570 Broadway, Unit 28A, Lynbrook, New York 11563, United States of America, jointly.

42. (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) Such building shall be erected on the said lot within twelve (12) months of the date of the passing of Transport.

(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 Central Housing and Planning Authority and all other construction including the erection of fences and entrance bridges shall also be subject to similar approval.

(e) Upon failure by the Transportee(s) to erect a building for residential purposes within the said twelve (12) months, the Transportee shall be bound to reconvey the said property to the Central Housing and Planning Authority subject to being reimbursed with a reasonable sum for any developmental works undertaken during such period.

(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.

(g) Save as aforesaid, the Transportee(s) shall not be at liberty to sell, lease, transfer or otherwise dispose of the said property hereby sold within ten (10) years from the date of passing the transport, without the written consent of the Minister responsible for Housing and should the Transportee(s) desire to sell, lease, transfer or dispose of the property hereby sold, the Central Housing and Planning Authority shall be given the first option to purchase the aforesaid property at the price at which it was sold, subject to the purchaser(s) being reimbursed with a reasonable sum for any developmental works undertaken during the period aforesaid.

(h) No person who is a non-resident of Guyana shall be entitled to be allotted a house lot provided that within ten (10) years of the signing of this Agreement, the purchaser ceases to be a resident of Guyana, migrate or otherwise takes up permanent residence in a foreign country or is discovered to be permanently residing in such a country at the signing of the Agreement, the Transportee(s) shall be liable to pay the Government of Guyana or Central Housing and Planning Authority, the current market value of the said lot which said sum shall be deemed to be a debt due to the Government of Guyana/Central Housing and Planning Authority or at its option, the said lot shall be repossessed by the Government of Guyana/Central Housing and Planning Authority upon the repayment of the purchase price less expenses incurred for the repossession. For all purposes herein a person ceases to be a resident of Guyana and is a resident of another country if he continuously resides outside of Guyana for more than 183 days in a year.

(i) No one who owns any real property shall be entitled to purchase a lot. If it subsequently appears that at the date hereof, the Transportee or his/her spouse, was the owner of immovable or real property or had any ownership/ interest in any such property in Guyana, either at the date hereof or at any time within the period of three (3) years preceding the date hereof entered into any agreement for the purchase or sale of immovable or real property, any ownership/interest therein which may or is to be transferred by the Transportee or his/her spouse, the Transportee shall be liable to pay to the Government of Guyana or Central Housing and Planning Authority the current market value of the said lot which said sum shall be deemed to be a debt due to the Government of Guyana, or at its option, the Government of Guyana/Central Housing and Planning Authority shall be entitled to repossess the said lot upon the repayment of the purchase price less expenses incurred for repossession.

43. BY:- THE GOVERNMENT OF GUYANA.

TRANSPORT OF:- Lot numbered 166 (one hundred and sixty-six) in Block 12 Non Pariel, in the Foulis - Buxton Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, containing an area of 0.115 (nought decimal one one five) of an acre, as shown and defined on a plan by J.I. Trotman, Sworn Land Surveyor dated the 17th day of October, 1995 and deposited in the Deeds Registry, Georgetown on the 8th day of March, 1996, showing **Firstly:** Blocks 11 and 12 being parts of Plantation Elizabeth Hall (now known as Plantation Enterprise) and Plantation Coldingen (now known as Plantation Non Pariel, respectively and **Secondly:** Lots 1 to 361 of Block 11 and Lots 1 to 415 of Block 12, respectively, situate on the East Coast of Demerara, in the County of Demerara, Republic of Guyana, no building or erections thereon and subject to the following terms and conditions as more fully set out at Advertisement No. 42 above.

TO:- BASANTI LALL of Lot 233 Coldingen, East Coast Demerara, Guyana.

44. BY:- THE GOVERNMENT OF GUYANA.

TRANSPORT OF:- Lot numbered 495 (four hundred and ninety-five) being a portion of Section 'D' of Block 13, parts of Frontlands of Non Pariel (West) formerly Coldingen and Non Pariel (East) 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 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, no building or erections thereon and subject to the following terms and conditions as more fully set out in full at Advertisement No. 42 above.

TO:- RAMESH PAUL and INDIRA PAUL, both of Lot 495 Section "D' Non Pariel, East Coast Demerara, Guyana, jointly.

45. BY:- THE GOVERNMENT OF GUYANA.

TRANSPORT OF:- Lot numbered 195 (one hundred and ninety-five) South of the Railway Embankment being portions of Plantation Foulis, in the Foulis-Buxton Local Government District, situate on the east sea coast of the County of Demerara, in the Republic of Guyana, the said lot containing an area of 0.1148 (nought decimal one one four eight) of an acre as shown and defined 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, no building or erections thereon and subject to the following terms and conditions as more fully set out in full at Advertisement No. 42 above.

TO:- SANDRA OUTAR of Lot 195 Foulis Housing Scheme South, East Coast Demerara, Guyana.

46. BY:- THE GOVERNMENT OF GUYANA.

TRANSPORT OF:- Lot numbered 308 (three hundred and eight) Block 11 Enterprise, situate on the East Coast of the County of Demerara, in the Republic of Guyana, containing an area of 0.092 (nought decimal nought nine two) of an acre as shown and defined on a plan by J.I. Trotman, Sworn Land Surveyor dated the 17th day of October, 1995 and deposited in the Deeds Registry, Georgetown, Demerara on the 8th day of March, 1996, showing **Firstly:** Blocks 11 and 12 being parts of Plantation Elizabeth Hall, (now known as Plantation Enterprise) and Plantation Coldingen, (now known as Plantation Non Pariel) respectively and **Secondly:** Lots 1 to 361 of Block 11 and Lots 1 to 415 of Block 12, situate on the said East Coast of the County of Demerara, in the Republic of Guyana, no building or erections thereon and subject to the following terms and conditions as more fully set out at Advertisement No. 42 above.

TO:- NARENDRA MANGAL and JAIWANTIE MANGAL, both of Lot 308 Enterprise Gardens, East Coast Demerara, in their capacities as the Administrator and Administratrix, respectively of the Estate of RAMRAJ MANGAL, deceased, Letters of Administration whereof were granted to them by the High Court of the Supreme Court of Judicature on the 7th day of April, 2008 – No. 159 of 2008.

47. BY:- THE GOVERNMENT OF GUYANA.

TRANSPORT OF:- Lot numbered 39 (thirty-nine) being a portion of Section "C" part of Block 13 Plantation Enterprise (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 lot containing an area of 0.0826 (nought decimal nought eight two six) of an acre as shown on Plan No. 24958 by D. Brijraj, Sworn Land Surveyor dated the 19th day of September, 1994 and deposited in the Deeds Registry, Georgetown, Demerara on the 21st day of December, 1995, the said Plan showing Lots 1 to 281 and Plots 'A', 'B' and 'C', all being portions of Section "C", part of Block 13 Plantation Enterprise (West), situate on the East Coast of Demerara, in the Republic of Guyana, no building or erections thereon and subject to the following terms and conditions as more fully set out in full at Advertisement No. 42 above.

TO:- GEORGE ALWYN MELVIN GARNETT and PAULINE ANN GARNETT, both of Lot 24 Melanie Damishana, East Coast Demerara, Guyana, jointly.

48. BY:- THE GOVERNMENT OF GUYANA.

TRANSPORT OF:- Lot numbered 160 (one hundred and sixty) Block 11 Enterprise, situate on the East Coast of the County of Demerara, in the Republic of Guyana, containing an area of 0.115 (nought decimal one one five) of an acre as shown and defined on a plan by J.I. Trotman, Sworn Land Surveyor dated the 17th day of October, 1995 and deposited at the Deeds Registry, Georgetown, Demerara on the 8th day of March, 1996, showing **Firstly:** Blocks 11 and 12, being parts of Plantation Elizabeth Hall, (now known as Plantation Enterprise) and Plantation Coldingen, (now known as Plantation Non Pariel) respectively and **Secondly:** Lots 1 to 361 of Block 11 and Lots 1 to 415 of Block 12, situate on the said East Coast of the County of Demerara, in the Republic of Guyana, no building or erections thereon and subject to the following terms and conditions as more fully set out at Advertisement No. 42 above.

TO:- HARUANAN RAMANAND and DONETTE MARCELLINUS BENJAMIN, both of Lot 160 Block 11 Enterprise, East Coast Demerara, Guyana, jointly.

49. i. The Property shall be used for Residential purposes only as a single-family dwelling and shall not be sub-divided.

ii. Only one (1) building shall be erected on the said Property.

iii. The Property shall not be used for any Commercial or Industrial purpose(s) and no shop, factory, manufacture, trade or business shall be carried 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. No poultry shall be kept on the Property except for the purpose of being killed and used for food by the owner of the Property within a reasonable period (seven (7) days) after being brought onto the Property and provided that in the interval between bringing of the same thereon and the use of' the same for food, all such poultry should be properly caged and maintained in a sanitary condition so as not to give rise to any nuisance or annoyance to other owners and holders of property in the area and no poultry shall be reared or kept on the said Property for commercial purposes or for sale and no pens shall be erected on the property to house poultry for any commercial venture whatsoever.

vii. The Transportee shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said Property and shall keep parapets and reserves unencumbered.

viii. No person who is a non-resident of Guyana shall be entitled to be allocated a Property provided that if within 10 (ten) years of the date hereof, the Transportee ceases to be resident in Guyana, migrates or otherwise takes up permanent residence in a foreign country or is discovered to be permanently residing in such a country, the Transportee shall be liable to pay the Government of Guyana or Central Housing and Planning Authority, the current market value of the said Property which sum shall be deemed to be a debt due to the Government of Guyana or at the option of the Government of Guyana, the Property shall be repossessed and or taken acquisition thereof subject to being reimbursed the purchase price less expenses incurred for the repossession, subject to the right of any mortgage(s).
For all purposes herein a person ceases to be a resident of Guyana and is deemed a resident of another country if he continuously resides outside of Guyana for more than 183 days in a year.

ix. No one who owns any real property shall be entitled to purchase a Property. If it subsequently appears that at the date hereof, the Transportee or his spouse, was the owner of any immovable or real property or had any ownership/interest in any such property in Guyana, either at the date hereof or any time within the period of three (3) years preceding the date hereof has or had entered into any agreement for the purchase or sale of immovable or real property, or any ownership interest therein which may or is to be transferred by the Transportee or his spouse, the Transportee shall be liable to pay the Government of Guyana or Central Housing and Planning Authority the

current market value of the said lot which said sum shall be and deemed to be a debt due to the Government of Guyana or at its option, the Government of Guyana shall be entitled to repossess said lot upon the purchase money less expenses incurred for repossession, subject to the right of any mortgages.

x. The Transportee shall not sell, lease, transfer or otherwise dispose of the said Property for ten (10) years from the date 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 Plaining Authority shall have a right of the first option to purchase the Property at the original Purchase Price, subject to the Transportee being reimbursed a verifiable cost of any developmental works undertaken during the period aforesaid. The Vendor shall have this right for a period of ten (10) years from the date of Transport and this right shall be enforceable against the Transportee. The Transportee shall give the Vendor thirty (30) days written notice of his intention to sell and the Vendor shall have thirty (30) days from the date of receipt of written notice to give notice of its intention to exercise this right.

xi. A sale, lease or transfer of the Property or the parting with possession of the Property contrary to Clause (x), shall be null and void and shall not confer any right on any person who purchases the Property.

xii. 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.

xiii. The Transportee may make modifications (alterations and/or extensions) to their building with the prior permission of the Little Diamond/Herstelling Neighbourhood Democratic Council.

xiv. Any modifications (alterations and/ or extensions) shall comply with the minimum set back distances of 6’ - 10” (side) from the boundary to the building and 10’ - 0” (front and rear) from the boundary to the building with maximum building coverage of 66.67 percent covered by the outermost wall of a building with the prior permission of the Little Diamond/Herstelling Neighbourhood Democratic Council.

xv. No storage of materials comprising of earth, sand, stone, blocks, cements, 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.

xvi. The Transportee shall not do or permit to be done anything on the Property or any part thereof which may be or become a nuisance or annoyance or cause damage to other Property in the neighbourhood, including without any limitation, any dust, particles, waste or noise emanating from the Property.

xvii Fences shall be constructed to a height of no more than six (6) 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.

50. BY:- THE GOVERNMENT OF GUYANA. TRANSPORT OF:- Lot numbered 519 (five hundred and nineteen) being a portion of Block 2 being a portion of Plantation Herstelling, situate on the Right Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 3311.81 (three thousand three hundred and eleven decimal eight one) square feet, as shown and defined on Plan No. 21594 by Chatterpaul Sodafal, Sworn Land Surveyor dated the 29th day of May 1987 and deposited in the Deeds Registry, Georgetown, Demerara on the 9th day of September 1999, the said Plan showing Lots 497-529 being portions of Block 2 all being portions of Plantation Herstelling, situate on the Right Bank of the Demerara, River, in the County

of Demerara, in the Republic of Guyana, no building or erections thereon and subject to the following terms and conditions as more fully set out in full at Advertisement No. 49 above.

TO:- ANGAD KUMAR KENNETH of Lot 520 Block 2 Herstelling, East Bank Demerara, Guyana.

51. BY:- THE GOVERNMENT OF GUYANA.

TRANSPORT OF:- Lot numbered 520 (five hundred and twenty) being a portion of Block 2 being a portion of Plantation Herstelling, situate on the Right Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana, the said lot containing an area of 3796.32 (three thousand seven hundred and ninety-six decimal three two) square feet, as shown and defined on Plan No. 21594 by Chatterpaul Sodafal, Sworn Land Surveyor dated the 29th day of May, 1987 and deposited in the Deeds Registry, Georgetown, Demerara on the 9th day of September, 1999, the said Plan showing Lots 497-529 being portions of Block 2, all being portions of Plantation Herstelling, situate on the Right Bank of the Demerara, River, County of Demerara, in the Republic of Guyana, no building or erections thereon and subject to the following terms and condition as more fully set out in full at Advertisement No. 49 above.

TO:- SHEILA SINGH of Lot 520 Block 2 Herstelling, East Bank Demerara, Guyana.

52. i. The Property shall be used for Residential purposes only as a single-family dwelling and shall not be sub-divided.

ii. Only one (1) building shall be erected on the said Property.

iii. The Property shall not be used for any Commercial or Industrial purpose(s) and no shop, factory, manufacture, trade or business shall be carried 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. No poultry shall be kept on the Property except for the purpose of being killed and used for food by the owner of the Property within a reasonable period (seven (7) days) after being brought onto the Property and provided that in the interval between bringing of the same thereon and the use of the same for food, all such poultry should be properly caged and maintained in a sanitary condition so as not to give rise to any nuisance or annoyance to other owners and holders of property in the area and no poultry shall be reared or kept on the said Property for commercial purposes or for sale and no pens shall be erected on the property to house poultry for any commercial venture whatsoever.

vii. The Transportee shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said Property and shall keep parapets and reserves unencumbered.

viii. No person who is a non-resident of Guyana shall be entitled to be allocated a Property provided that if within 10 (ten) years of the date hereof, the Transportee ceases to be resident in Guyana, migrates or otherwise takes up permanent residence in a foreign country or is discovered to be permanently residing in such a country, the Transportee shall be liable to pay the Government of Guyana or Central Housing and Planning Authority, the current market value of the said Property which sum shall be deemed to be a debt due to the Government of Guyana or at the option of the Government of Guyana, the Property shall be repossessed and or taken acquisition thereof subject to being reimbursed the purchase price less expenses incurred for the repossession, subject to the right of any mortgage(s).
For all purposes herein a person ceases to be a resident of Guyana and is deemed a resident of another country if he continuously resides outside of Guyana for more than 183 days in a year.

ix. No one who owns any real property shall be entitled to purchase a Property. If it subsequently appears that at the date hereof, the Transportee or his spouse, was the owner of any immovable or real property or had any ownership interest in any such property in Guyana, either at the date hereof or any time within the period of three (3) years preceding the date hereof has or had entered into any agreement for

the purchase or sale of immovable or real property, or any ownership interest therein which may or is to be transferred by the Transportee or his spouse, the Transportee shall be liable to pay the Government of Guyana or Central Housing and Planning Authority the current market value of the said lot which said sum shall be and deemed to be a debt due to the Government of Guyana or at its option, the Government of Guyana shall be entitled to repossess said lot upon the purchase money less expenses incurred for repossession, subject to the right of any mortgages.

x. The Transportee shall not sell, lease, transfer or otherwise dispose of the said Property for ten (10) years from the date 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 Plaining Authority shall have a right of the first option to purchase the Property at the original Purchase Price, subject to the Transportee being reimbursed a verifiable cost of any developmental works undertaken during the period aforesaid. The Vendor shall have this right for a period of ten (10) years from the date of Transport and this right shall be enforceable against the Transportee. The Transportee shall give the Vendor thirty (30) days written notice of his intention to sell and the Vendor shall have thirty (30) days from the date of receipt of written notice to give notice of its intention to exercise this right.

xi. A sale, lease or transfer of the Property or the parting with possession of the Property contrary to Clause (x), shall be null and void and shall not confer any right on any person who purchases the Property.

xii. 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.

xiii. The Transportee may make modifications (alterations and/or extensions) to their building with the prior permission of the Little Diamond/Herstelling Neighbourhood Democratic Council.

xiv. Any modifications (alterations and/ or extensions) shall comply with the minimum set back distances of 6’ - 10” (side) from the boundary to the building and 10’ - 0” (front and rear) from the boundary to the building with maximum building coverage of 66.67 percent covered by the outermost wall of a building with the prior permission of the Little Diamond/Herstelling Neighbourhood Democratic Council.

xv. No storage of materials comprising of earth, sand, stone, blocks, cements, 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.

xvi. The Transportee shall not do or permit to be done anything on the Property or any part thereof which may be or become a nuisance or annoyance or cause damage to other Property in the neighbourhood, including without any limitation, any dust, particles, waste or noise emanating from the Property.

xvii Fences shall be constructed to a height of no more than six (6) 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.

53. BY:- THE GOVERNMENT OF GUYANA.

TRANSPORT OF:- Lot numbered 11 (eleven) being a portion of Area ‘G’ Plantation De Kinderen, in the Canals Polder 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 5408.53 sq. ft. (five thousand four hundred and eight decimal five three) square feet as shown on Plan No. 24552 by J. Ramnauth, Sworn Land Surveyor dated the 30th day of September, 1993 and deposited

in the Deeds Registry, Georgetown, Demerara on the 9th day of September 1999, no building or erections thereon and subject to the following terms and conditions as more fully set out in full at Advertisement No. 52 above.

TO:- NATALIE VENETTA HINDS-MCDONALD of Lot 11 Area 'G', Plantation De Kinderen, West Coast Demerara, Guyana.

54. i. The Property shall be used for Residential purposes only as a single-family dwelling and shall not be sub-divided.

ii. Only one (1) building shall be erected on the said Property.

iii. The Property shall not be used for any Commercial or Industrial purpose(s) and no shop, factory, manufacture, trade or business shall be carried 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. No poultry shall be kept on the Property except for the purpose of being killed and used for food by the owner of the Property within a reasonable period (seven (7) days) after being brought onto the Property and provided that in the interval between bringing of the same thereon and the use of' the same for food, all such poultry should be properly caged and maintained in a sanitary condition so as not to give rise to any nuisance or annoyance to other owners and holders of property in the area and no poultry shall be reared or kept on the said Property for commercial purposes or for sale and no pens shall be erected on the property to house poultry for any commercial venture whatsoever.

vii. The Transportee shall be responsible for the cleaning and maintenance of all drains, reserves and parapets adjoining the said Property and shall keep parapets and reserves unencumbered.

viii. No person who is a non-resident of Guyana shall be entitled to be allocated a Property provided that if within 10 (ten) years of the date hereof, the Transportee ceases to be resident in Guyana, migrates or otherwise takes up permanent residence in a foreign country or is discovered to be permanently residing in such a country, the Transportee shall be liable to pay the Government of Guyana or Central Housing and Planning Authority, the current market value of the said Property which sum shall be deemed to be a debt due to the Government of Guyana or at the option of the Government of Guyana, the Property shall be repossessed and or taken acquisition thereof subject to being reimbursed the purchase price less expenses incurred for the repossession, subject to the right of any mortgage(s).
For all purposes herein a person ceases to be a resident of Guyana and is deemed a resident of another country if he continuously resides outside of Guyana for more than 183 days in a year.

ix. No one who owns any real property shall be entitled to purchase a Property. If it subsequently appears that at the date hereof, the Transportee or his spouse, was the owner of any immovable or real property or had any ownership interest in any such property in Guyana, either at the date hereof or any time within the period of three (3) years preceding the date hereof has or had entered into any agreement for the purchase or sale of immovable or real property, or any ownership/interest therein which may or is to be transferred by the Transportee or his spouse, the Transportee shall be liable to pay the Government of Guyana or Central Housing and Planning Authority the current market value of the said lot which said sum shall be and deemed to be a debt due to the Government of Guyana or at its option, the Government of Guyana shall be entitled to repossess said lot upon the purchase money less expenses incurred for repossession, subject to the right of any mortgages.

x. The Transportee shall not sell, lease, transfer or otherwise dispose of the said Property for ten (10) years from the date 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 Plaining Authority shall have a right of the first option to purchase the Property at the original Purchase Price, subject to the Transportee being reimbursed a verifiable cost of any developmental works undertaken during the period aforesaid. The Vendor shall have this right for a period of ten (10) years from the date of Transport and this right shall be enforceable against the Transportee. The Transportee shall give the Vendor thirty (30) days written notice of his intention to sell and the Vendor shall have thirty (30) days from the date of receipt of written notice to give notice of its intention to exercise this right.

xi. A sale, lease or transfer of the Property or the parting with possession of the Property contrary to Clause (x), shall be null and void and shall not confer any right on any person who purchases the Property.

xii. 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.

xiii. The Transportee may make modifications (alterations and/or extensions) to their building with the prior permission of the Little Diamond/Herstelling Neighbourhood Democratic Council.

xiv. Any modifications (alterations and/ or extensions) shall comply with the minimum set back distances of 6' - 10" (side) from the boundary to the building and 10' - 0" (front and rear) from the boundary to the building with maximum building coverage of 66.67 percent covered by the outermost wall of a building with the prior permission of the Little Diamond/Herstelling Neighbourhood Democratic Council.

xv. No storage of materials comprising of earth, sand, stone, blocks, cements, 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.

xvi. The Transportee shall not do or permit to be done anything on the Property or any part thereof which may be or become a nuisance or annoyance or cause damage to other Property in the neighbourhood, including without any limitation, any dust, particles, waste or noise emanating from the Property.

xvii Fences shall be constructed to a height of no more than six (6) 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.

55. BY:- THE GOVERNMENT OF GUYANA.

TRASPORT OF:- Lot numbered 114 (one hundred and fourteen) 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, containing an area 0.257 (nought decimal two five seven) of an acre as shown on Plan No. 27327 by O. Singh, Sworn Land Surveyor dated the 14th day of July, 1997 and deposited at the Deeds Registry, Georgetown, Demerara on the 11th day of July, 2000, showing Lots 5 to 119 all being portions of Block 14 b Plantation Strathspey, situate on the East Coast of Demerara, in the County of Demerara, in the Republic of Guyana, no building or erections thereon and subject to the following terms and conditions as more fully set out in full at Advertisement No. 54 above.

TO:- PATRICIA JODHAN of Lot 7 Strathspey Public Road, East Coast Demerara, Guyana, in her capacity as the Administratrix of the Estate of DOODNAUTH KISHUNCHAND also known as Doodnauth Kishun Chand, deceased, Letters of Administration whereof were granted to her by the High Court of the Supreme Court of Judicature on the 14th day of August, 1995 – No. 690 of 1995.

56. BY:- THE 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:- Parcels: 159, 167, 179, 202, 226, 231, 232, 242, 251, 254, 255, 256, 272, 283, 286, 298, 325, 332, 341, 344, 345, 349, 381, 382, 413, 420, 432, 440, 498, 547 and 554, (formerly being portion of Block 'X') being portion of Plantation Cornelia Ida or Area other than Land Registration Area in Block: XV of Zone: West Coast Demerara, situate on the West Coast of Demerara, in the County of Demerara, in the Republic of Guyana, the said Block 'X' being a portion of Plantation Cornelia Ida, South West Section, situate on the West Coast of the County of Demerara, in the Republic of Guyana, containing an area of 54.401 (fifty-four decimal four nought one) acres being shown, laid down and defined on a plan by Narayan Ramsaran, Sworn Land Surveyor dated the 30th day of March 1999, recorded at the Department of Lands and Surveys as Plan No. 28825 and deposited in the Deeds Registry, Georgetown on the 12th day of June, 2002, the said Parcels containing an area of 0.086 (nought decimal nought eight six), 0.098 (nought decimal nought nine eight), 0.087 (nought decimal nought eight seven), 0.088 (nought decimal nought eight eight), 0.090 (nought decimal nought nine nought), 0.089 (nought decimal nought eight nine), 0.089 (nought decimal nought eight nine), 0.090 (nought decimal nought nine nought), 0.094 (nought decimal nought nine four), 0.094 (nought decimal nought nine four), 0.094 (nought decimal nought nine four), 0.094 (nought decimal nought nine four), 0.095 (nought decimal nought nine five), 0.097 (nought decimal nought nine seven), 0.096 (nought decimal nought nine six), 0.096 (nought decimal nought nine six), 0.188 (nought decimal one eight eight), 0.086 (nought decimal nought eight six), 0.086 (nought decimal nought eight six), 0.188 (nought decimal one eight eight), 0.250 (nought decimal two five nought), 2.293 (two decimal two nine three), 0.100 (nought decimal one nought nought), 0.118 (nought decimal one one eight), 0.082 (nought decimal nought eight two), 0.085 (nought decimal nought eight five), 0.082 (nought decimal nought eight two), 0.122 (nought decimal one two two), 0.081 (nought decimal nought eight one), 0.104 (nought decimal one nought four) and 16.087 (sixteen decimal nought eight seven) acres respectively being shown on a plan by L.L. Rutherford, Manager of Surveys for Commission of Lands and Surveys dated the 17th day of May, 2002 and recorded at the Department of Lands and Surveys on the 29th day of May, 2002 as Plan No. 32607 and deposited in the Land Registry, Georgetown on the 11th day of September, 2002, no building thereon.

TO:- THE 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, as the registered proprietor under the Land Registry Act, Chapter 5:02.

57. BY:- SRI CHAITAANANDA YOOGEANDRA of Lot 212 D' Andrade Street, Newtown, Georgetown, Guyana.

TRANSPORT OF:- Lot numbered 27 (twenty-seven) containing an area of 4358 (four thousand three hundred and fifty-eight) square feet being a portion of Areas 'P' 'Q' and 'R' comprising Block 'W' known as Atlantic Ville being a portion of Cummings Lodge, in the City of Georgetown, in the County of Demerara, in the Republic of Guyana, no building thereon, the said Block 'W' being shown and defined on a plan by R. Warren, Sworn Land Surveyor dated the 28th day of December, 1974 and recorded at the Department of Lands and Surveys as Plan No. 16332 and the said Areas 'P', 'Q' and 'R' being laid down and defined on a plan by I.S. Mohamed, Sworn Land Surveyor dated the 5th day of March, 1970 and deposited in the Deeds Registry, Georgetown on the 4th day of December, 1970, the 8th day of January, 1971 and the 16th day of July, 1973, respectively and the said lot (hereinafter referred to as the property) being laid down and defined on a plan by the said R. Warren, Sworn Land Surveyor dated the 10th day of February, 1975 and deposited in the Deeds Registry, Georgetown on the 23rd day of April, 1975, together with and subject to all the following covenants, easements, rights, benefits, stipulation, obligations and registered interests with intent that the same shall as far as practicable run with

and be binding upon the said Atlantic Ville (hereinafter referred to as "the Estate") and the property and every part thereof in whosoever hand the same may come from time to time namely:

a. The Guyana Electricity Corporation their successors or assigns shall have the right to erect and maintain on the property posts or standards for the support of electrical wires and shall also have a right of access at all reasonable times to the said posts, standards and wires on the property whenever necessary for purpose of inspecting, renewing, replacing or repairing the same.

b. The property shall not at any time be sub-divided nor sold or released except as a whole lot.

c. The property shall be used for residential purposes only and not more than 1 (one) building shall be erected thereon.

d. No shop, factory, manufacture, trade, industry nor business whatsoever shall be erected or exhibited thereon except in respect of lots in the Area designated as commercial areas.

e. No cattle, pigs, donkeys, mules, sheep, horses, or poultry shall be kept on the property and no stable pig sty, cow pen or byre shall be erected thereon.

f. All fencing along the front boundary that is to say the boundary running parallel with the adjacent to the Road shall not exceed a height of 6' (six) feet from the general level of the ground.

TO:- 27 ATLANTIC VILLE INC., a company incorporated in Guyana, under the Companies Act, 1991, with its registered office situate at Lot 27 Atlantic Ville, East Coast Demerara, Guyana.

Deeds Registry, Georgetown, Demerara dated 26th January, 2024.

A. Baksh,
Registrar of Deeds.

COMPANIES

Companies Act, No. 29 of 1991

IN THE MATTER OF

STREAMLINE MANAGEMENT AND ENGINEERING SOLUTIONS INC.
(IN VOLUNTARY LIQUIDATION)

NOTICE OF APPOINTMENT OF LIQUIDATOR

NOTICE IS HEREBY GIVEN that at a General Meeting of the above Company held on the 15th day of January, 2024 at Lot 127 Quamina Street, South Cummingsburg, Georgetown, Guyana, the following unanimous resolution was duly passed:

"BE IT RESOLVED that the Company be wound up voluntarily with effect from 15th day of January, 2024 and that Mr. Kashir Khan, Attorney-at-Law of Lot 215 King Street, Lacytown, Georgetown, Guyana, be appointed Liquidator for the purposes of such winding-up.

Dated this 15th day of January, 2024.

Nadia Latchana,
Director.

(No. 201)

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NOTICE OF ISSUANCE OF CERTIFICATE OF INCORPORATION UNDER THE PROVISIONS OF SECTION 479(1) (B) (v) OF THE COMPANIES ACT OF 1991.

NO.	COMPANY NO.	COMPANY NAME	DATE OF INCORPORATION
1.	15238	"V.N.V GENERAL CONTRACTORS (GUYANA) INC."	2023-12-01
2.	15239	CANUTE HOLDINGS INC.	2023-12-01
3.	15240	CB PRECAST 2023 INC.	2023-12-01
4.	15241	D.B BUILDING SUPPLIES INC.	2023-12-01
5.	15242	MGEMS INC.	2023-12-01
6.	15243	T.B.G. UNIFORMS INC.	2023-12-04
7.	15244	ANDES FIRE INC.	2023-12-04
8.	15245	KDC CONSTRUCTION AND SUPPLIES INC.	2023-12-04
9.	15246	INCEPTION INC.	2023-12-04
10.	15247	GRIP CONSTRUCTION AND MAINTENANCE SERVICES INC.	2023-12-04
11.	15248	THRIVING & ORMAISE RESOURSE DEVELOPMENT INC.	2023-12-04
12.	15249	ISMAEL OURO ENTERPRISE INC.	2023-12-05
13.	15250	LATITUDE INFOTECH INC.	2023-12-05
14.	15251	"MAXIMA AUTO INC."	2023-12-06
15.	15252	THE VILLAGE NOOK INC.	2023-12-06
16.	15253	SOUTH AMERICAN EAGLE INC.	2023-12-06
17.	15254	"LEGAL BRIDGE CONSULTING SERVICES INC."	2023-12-06
18.	15255	TRINITY HOSPITALITY INC.	2023-12-06
19.	15256	I.E.T. RESOURCES INC.	2023-12-07
20.	15257	I.E.T. MEDICAL INC.	2023-12-07
21.	15258	BIO DIESEL ENERGY INC.	2023-11-29
22.	15259	FIRST CHURCH OF THE LORD JESUS CHRIST INC.	2023-12-07
23.	15260	I.E.T. SYSTEMS INC.	2023-12-07
24.	15261	I.E.T. FOOD INC.	2023-12-07
25.	15262	HUMBLE BEGINNINGS INCORPORATED	2023-12-07
26.	15263	MGR HOLDINGS INC.	2023-12-08
27.	15264	K.M.N. PRIVATE INVESTMENTS INC.	2023-12-08
28.	15265	"TIER ONE IMPORTS INCORPORATED"	2023-12-08
29.	15266	ELSOF GROUP OF COMPANIES	2023-12-08
30.	15267	L.A.A.S. HOLDINGS INC.	2023-12-08
31.	15268	"EVERYTHING (GUYANA) INC."	2023-12-08
32.	15269	BENTCO INC.	2023-12-11
33.	15270	CORNETTE-HERBISON T.S.SERVICES INC.	2023-12-11
34.	15271	MMKJ INC.	2023-12-11
35.	15272	"CI FARMS INC."	2023-12-11
36.	15273	ONYX SOLUTIONS INC.	2023-12-11
37.	15274	I.E.T. SOLUTIONS INC.	2023-12-11
38.	15275	DUCT (GUYANA) INC.	2023-12-12
39.	15276	"NASSER ENGINEERING AND CONSTRUCTION INC."	2023-12-12
40.	15277	GLOBAL FACADE INC.	2023-12-12
41.	15278	HOPE FOR ANIMALS INC.	2023-12-12
42.	15279	P2P NETWORKS (GUYANA) INC.	2023-12-12

NO.	COMPANY NO.	COMPANY NAME	DATE OF INCORPORATION
43.	15280	TROALSA (GUYANA) INCORPORATED	2023-12-12
44.	15281	TRADEWINDS FOODS (GUYANA) INC.	2023-12-12
45.	15282	PARKSIDE ESTATES INC.	2023-12-12
46.	15283	“TOTAL INVESTMENTS INC.”	2023-12-12
47.	15284	HGN CONSTRUCTION INC.	2023-12-12
48.	15285	THE FRAGRANCE BAR INC.	2023-12-12
49.	15286	GLOBAL HOLDINGS INC.	2023-12-12
50.	15287	CATO GLOBAL PARTNERS INC.	2023-12-13
51.	15288	OCTAHEDRON COMMODITIES TRADING GUYANA INC.	2023-12-13
52.	15289	CENTRAL CONSTRUCTION INC.	2023-12-13
53.	15290	SILVER LAKE ESTATE INC.	2023-12-13
54.	15291	NEW FRONTIER CONSULTANTS INC.	2023-12-13
55.	15292	TENEZE FERME PROPERTIES INC.	2023-12-13
56.	15293	THE AFRIKAN MOVEMENT INC.	2023-12-13
57.	15294	IMEK DESERTS INC.	2023-12-14
58.	15295	CRYPTOVERITAS INC.	2023-12-14
59.	15296	WESTERN ATLANTIC OIL & GAS INC.	2023-12-15
60.	15297	TALENT BRIDGE TRAINING & STAFFING INC.	2023-12-18
61.	15298	ELYSIUM TRADING INC.	2023-12-18
62.	15299	CLOUD LAB INC.	2023-12-18
63.	15300	G3 GOLD INC.	2023-12-18
64.	15301	RORAIMA MOTORS INC.	2023-12-18
65.	15302	SOFTCO BUSINESS SOLUTIONS INC.	2023-12-18
66.	15303	EMPIRE STATE LOGISTICS (GUYANA) INC.	2023-12-18
67.	15304	DISTRIBUTORS WAREHOUSING INC.	2023-12-18
68.	15305	ETERNAL SUN INC.	2023-12-19
69.	15306	CARIBBEAN SOLUTIONS INC.	2023-12-19
70.	15307	K.R. INVESTMENT INC.	2023-12-19
71.	15308	RISE (GUYANA) HOLDINGS INC.	2023-12-19
72.	15309	“GLOBELOGIX INC.”	2023-12-19
73.	15310	BUILDER’S FIRST CHOICE CONSTRUCTION COMPANY INC.	2023-12-19
74.	15311	“GANGHUA SHIPYARD INC.”	2023-12-19
75.	15312	HSW ENERGY (GUYANA) INC.	2023-12-19
76.	15313	LEXSON GROUP OF COMPANIES INC.	2023-11-21
77.	15314	“INTERNATIONAL PROCUREMENT PIONEERS (GUYANA) INC.	2023-12-19
78.	15315	DNV (GUYANA) INC.	2023-12-20
79.	15316	AEROPORT LOGISTICS INC.	2023-12-20
80.	15317	DYAL CONSTRUCTION SERVICES INCORPORATED	2023-12-20
81.	15318	HURLEY ENGINEERING INC.	2023-12-20
82.	15319	ARROW CAST TRUCKING INC.	2023-12-20
83.	15320	“SUPERIOR CONSTRUCTION AND CONTRACTING SERVICE INC.”	2023-12-21
84.	15321	JAM CONSTRUCTION INC.	2023-12-21
85.	15322	VECTOR ARCHITECTURAL AND ENGINEERING SERVICES INC.	2023-12-21

NO.	COMPANY NO.	COMPANY NAME	DATE OF INCORPORATION
86.	15323	"AR TOTAL LOGISTICS SOLUTION INC."	2023-12-21
87.	15324	"DOMINION BUILDERS INC."	2023-12-21
8.	15325	GREAT EASTERN RESOURCES (GUYANA) INC.	2023-12-22
89.	15326	"(GUYANA) BUILDING MATERIALS & LOGISTICS INC."	2023-12-28
90.	15327	"SOLACE CONSTRUCTION INC."	2023-12-28
91.	15328	"DREAM INNOVATIONS INC."	2023-12-28
92.	15329	"AMITY CONSTRUCTION, ELECTRICAL AND SUPPLY INC."	2023-12-28
93.	15330	TROSSLANDS INC.	2023-12-29
94.	15331	GOOSEBERRY PROPERTIES INC.	2023-12-29
95.	15332	GOOSEBERRY RESIDENCES INC.	2023-12-29
96.	15333	GOOSEBERRY HOLDINGS INC.	2023-12-29
97.	15334	GOOSEBERRY TINY HOMES AND OFFICES INC.	2023-12-29
98.	15335	GOOSEBERRY COMMONS INC.	2023-12-29
99.	15336	GEORGETOWN SUPPLY INC.	2023-12-29
100	936F	RITES LIMITED	2023-12-11
101	937F	SALUNDA LIMITED	2023-12-19

REZA MANRAJ
REGISTRAR OF COMPANIES

(No. 202)

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NOTICE OF ISSUANCE OF CERTIFICATE OF INCORPORATION UNDER THE PROVISIONS OF SECTION 479(1) (B) (v) OF THE COMPANIES ACT OF 1991.

COMPANY NO.	NOT-FOR -PROFIT COMPANY	DATE OF INCORPORATION
15252	THE VILLAGE NOOK INC.	2023-12-06
15259	FIRST CHURCH OF THE LORD JESUS CHRIST INC.	2023-12-07
15262	HUMBLE BEGINNINGS INCORPORATED	2023-12-07
15278	HOPE FOR ANIMALS INC.	2023-12-12
15293	THE AFRIKAN MOVEMENT INC.	2023-12-13

REZA MANRAJ
REGISTRAR OF COMPANIES

(No. 203)

COUNTY OF BERBICE
LIST OF COMPANIES INCORPORATED IN THE COUNTY OF BERBICE

NOTICE IS HEREBY GIVEN THAT UNDER THE PROVISIONS OF SECTION 4 AND 5 OF THE COMPANIES ACT OF THE LAWS OF GUYANA 1991, THE UNDERMENTIONED COMPANIES ARE INCORPORATED WITH THE COMMERCIAL REGISTRY SITUATE IN THE COUNTY OF BERBICE AS FOLLOWS:

NAME OF COMPANY	DATE OF INCORPORATION	COMPANY NUMBER	GOOD STANDING
ASSOCIATED BUSINESS SERVICES INC.	21 October 2020	BCO 1	ANNUAL RETURNS FILED FOR THE FOLLOWING YEARS: 1. 2021, 2. 2022, COMPANY IS IN GOOD STANDING
RAFFIK AND SONS CONSTRUCTION INC.	27 December 2020	BCO 2	ANNUAL RETURNS FILED FOR THE FOLLOWING YEARS: 1. 2021, 2. 2022, COMPANY IS IN GOOD STANDING
HUMANITARIAN MISSION-GUYANA INC	27 January 2021	BCO 3	ANNUAL RETURNS FILED FOR THE FOLLOWING YEARS: 1. 2021, 2. 2022, COMPANY IS IN GOOD STANDING
SAWH INTERNATION VENTURES INC	17 February 2021	BCO 4	ANNUAL RETURNS FILED FOR THE FOLLOWING YEARS: 1. 2021, 2. 2022, COMPANY IS IN GOOD STANDING
T & G COMPANY INC.	27 October 2021	BCO 5	COMPANY IS NOT IN GOOD STANDING
ABRAMS RAW MARINE MAINTENANCE AND SERVICES INC.	29 November 2021	BCO 6	ANNUAL RETURNS FILED FOR THE FOLLOWING YEARS: 1. 2021, 2. 2022, COMPANY IS IN GOOD STANDING

NAME OF COMPANY	DATE OF INCORPORATION	COMPANY NUMBER	GOOD STANDING
ROMO GENERAL CONTRACTING INC.	8 December 2021	BCO 7	COMPANY IS NOT IN GOOD STANDING
PERMAUL'S INVESTMENT INC	10 March 2022	BCO 8	ANNUAL RETURNS FILED FOR THE FOLLOWING YEARS: 1. 2022, COMPANY IS IN GOOD STANDING
ANAMAYAH'S LAW OFFICES INC	9 May 2022	BCO 9	ANNUAL RETURNS FILED FOR THE FOLLOWING YEARS: 1. 2022, COMPANY IS IN GOOD STANDING
N.G.T GENERAL CONSTRUCTION & AGRICULTRAL INC	10 June 2022	BCO 10	COMPANY IS IN GOOD STANDING
S.O.S ENTERPRISE INC.	5 August 2022	BCO 11	COMPANY IS IN GOOD STANDING
TRIM'S MANAGEMENT SERVICES INC.	20 January 2023	BCO 12	COMPANY IS IN GOOD STANDING
ALHADE GENERAL MANUFACTURING INC	20 March 2023	BCO 13	COMPANY IS IN GOOD STANDING
BALGOBIN TRUST INC.	3 May 2023	BCO 14	COMPANY IS IN GOOD STANDING
DBL GROUP INC.	18 July 2023	BCO 15	COMPANY IS IN GOOD STANDING
MAJESTIK MUZIK RADIO INC	21 July 2023	BCO 16	COMPANY IS IN GOOD STANDING
GREEN HAVEN FARMS INC	25 September 2023	BCO 17	COMPANY IS IN GOOD STANDING
JG BAGOT AND TRIM CONTRACTING AND REAL ESTATE COMPANY	20 December 2023	BCO 18	COMPANY IS IN GOOD STANDING
PERFECTION BUILDERS CONSTRUCTION, LANDSCAPING AND MAINTENANCE INC.	12 January 2024	BCO 19	COMPANY IS IN GOOD STANDING

Commercial Registry,
1 Esplanade Road,
New Amsterdam, Berbice.

Reza Manraj,
Registrar of Commerce.

(No. 204)

NOTICE OF DEFAULT

COUNTY OF BERBICE

Notice is hereby given that the following under mentioned companies are in default of lodging with the Registrar of Joint Stock of Companies its Annual Returns, Balance Sheet, Profit and Loss Accounts and Auditor's Report as is required by Section 153 of the Companies Act 29 of 199.

The said companies have had twenty-eight (28) days from the date with which a Default Letter hereof was sent by the Commercial Registry to submit same.
In lieu of the failure to comply with this request will leave no alternative but to proceed under Section 487 (1) (a) of the Companies Act, that is, to have your company STRUCK OFF the register.

COMPANY NUMBER	COMPANY NAME	ANNUAL RETURN OUT-STANDING
BCO 5	T & G COMPANY INC.	2022
BCO 7	ROMO GENERAL CONTRACTING INC.	2021 & 2022

Dated this …. day of January, 2024.

.....

REZA MANRAJ

REGISTRAR OF COMPANIES

(No. 205)

LANDS AND SURVEYS

THIRD PUBLICATION

CANCELLATION AND REPOSSESSION OF STATE LAND LEASE NO. A-20335

Notice is hereby given by the Commissioner of Guyana Lands and Surveys Commission, that it is proposed to **cancel State Land Lease** No. **A-20335,** issued to **Louis Cort** in respect of **10.1225 acres** of State Land situate at and being **Plot 24 of Blocks 6 & 7 in Section A Yarowkabra Agricultural Layout, on the Eastern side of the Soesdyke, Linden Highway** and that such cancellation would allow for the repossession of the said land for reallocation.

File No. 411221/291

All person(s) having any rights, interest or claim in and to the above mentioned tract of State Land or who may have just grounds to oppose the cancellation of Lease No. A-20335 are hereby requested to do so at the Office of the Commissioner of 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 or their reason(s) for opposition in writing and duly signed.

.....
Mr. Michael S. Hutson
Deputy Commissioner of Lands
For Commissioner of Guyana Lands & Surveys

(No. 206)

CANCELLATION AND REPOSSESSION OF STATE LAND LEASE NO. A-15929

Notice is hereby given by the Commissioner of Guyana Lands and Surveys Commission, that it is proposed to **cancel State Land Lease No. A-15929,** issued to **Kaisram Harpaul** in respect of **12.041 acres** of State Land, situate at and being **Block 1 and Block 2 of Tract B of Blocks 6 & 7 Yarowkabra, Right Bank Upper Madewini Creek, Soesdyke Linden Highway** and that such cancellation would allow for the repossession of the said land for reallocation.

File No. 411221/290

All person(s) having any rights, interest or claim in and to the above mentioned tract of State Land or who may have just grounds to oppose the cancellation of Lease No. A-15929 are hereby requested to do so at the Office of the Commissioner of 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 or their reason(s) for opposition in writing and duly signed.

.....
Mr. Michael S. Hutson
Deputy Commissioner of Lands
For Commissioner of Guyana Lands & Surveys

(No. 207)

CANCELLATION AND REPOSSESSION OF STATE LAND LEASE NO. A-21541

Notice is hereby given by the Commissioner of Guyana Lands and Surveys Commission, that it is proposed to **cancel State Land Lease No. A-21541,** issued to **Yonette Edwards** in respect of **10.549 acres** of State Land, situate at and being **Blocks 1 & 2 of Tract "A", Tract "A" being parts of Blocks 6 & 7 in Section** "A" **Right Bank Madewini Creek** and that such cancellation would allow for the repossession of the said land for reallocation.

File No. 411221/289

All person(s) having any rights, interest or claim in and to the above mentioned tract of State Land or who may have just grounds to oppose the cancellation of Lease No. A-21541 are hereby requested to do so at the Office of the Commissioner of 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 or their reason(s) for opposition in writing and duly signed.

Mr. Michael S. Hutson
Deputy Commissioner of Lands
For Commissioner of Guyana Lands & Surveys

(No. 208)

CANCELLATION AND REPOSSESSION OF STATE LAND LEASE NO. A-21547

Notice is hereby given by the Commissioner of Guyana Lands and Surveys Commission, that it is proposed to **cancel State Land Lease No. A-21547,** in so far as it relates to 3.5 acres, East of the Western boundary of Blocks 5 & 6 Yarowkabra Agricultural Layout, issued to **Shane Rankin** in respect of **14.827 acres** of State Land, situate at and being on the Left Bank Madewini Creek, Soesdyke, Linden Highway and that such cancellation would allow for the repossession of the said land for reallocation.

File No. 411212/4072

All person(s) having any rights, interest or claim in and to the above mentioned tract of State Land or who may have just grounds to oppose the cancellation of Lease No. A-21547 are hereby requested to do so at the Office of the Commissioner of 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 or their reason(s) for opposition in writing and duly signed.

Mr. Michael S. Hutson
Deputy Commissioner of Lands
For Commissioner of Guyana Lands & Surveys

(No. 209)

SECOND PUBLICATION

CANCELLATION AND REPOSSESSION OF STATE LAND LEASE NO. A-15242

Notice is hereby given by the Commissioner of Guyana Lands and Surveys Commission that it is proposed to **cancel State Land Lease No. SMA-1292**, issued to **Sureen Stewart** in respect of **17.4 acres** of State Land, situate at and being **Plot 6 Yarowkabra, Agricultural Layout** and that such cancellation would allow for the repossession of the said land for reallocation.

File No. 411212/6C

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-1292** 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. 210)

TRADEMARKS NOTICE
TRADEMARKS ACT,
CHAPTER 90:01
ERRATUM

Advertisement published in the Official Gazette dated 30th December, 2023 should have read:

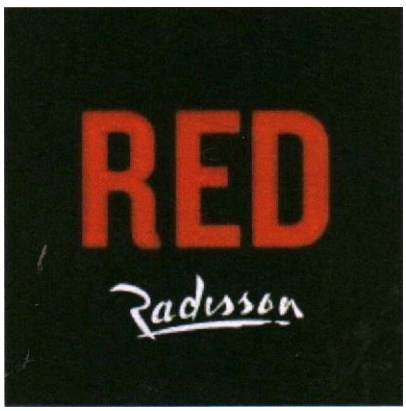
(210) 32592

(540)

(730) Choice Hotels International, Inc., (whose legal address is 1 Choice Hotels Circle, Rockville, MD 20850 United States of America,)

(220) March 17, 2023

(511) Printed matter; instructional and teaching materials; paper; paper articles; cardboard; cardboard articles; stationery place mats; napkins; advertising and promotional materials. Calendars, postcards, wall map calendars, notepads, travel guides, writing paper, envelopes, date books, paper pennants, paper drinking coasters, writing instruments in International Class 16



(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(No. 211)

(210) 32593

(730) Choice Hotels International, Inc., (whose legal address is 1 Choice Hotels Circle, Rockville, MD 20850 United States of America,)

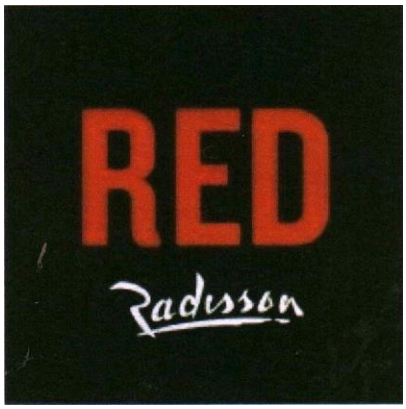
(220) March 17, 2023

(511) Coffee, tea, cocoa, sugar, rice, tapioca, sago, coffee substitutes, and preparations made from cereals, bread, biscuits, cakes, pastry and confectionery, ices-, honey, treacle, yeast, baking-powder, salt, mustard, pepper, vinegar, sauces, spices, ice in International Class 30

This trademark is associated with Trademark No. 32,592A in Class 16 Schedule IV et al.

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(540)



(No. 212)

Reza Manraj
Registrar of Commerce
Trademarks, Patents, Designs and Geographical Indication Office,
Commercial Registry,
High & Commerce Streets,
Newtown, Stabroek,
Georgetown,
Demerara,
Guyana.

TRADEMARKS NOTICE
TRADEMARKS ACT, CHAPTER 90:01

The under mentioned United Kingdom Trade Marks were registered in Part C of the Registerof the Trade Mark in accordance with the provisions of the abovementioned

(210) 33185

(730) Six Continents Hotels, Inc (whose legal address is 3 Ravinia Drive, Atlanta, Georgia 30346, UNITED STATES OF AMERICA)

(220) December 5, 2023

(511) Catering services, and hotel and motel services in International Class 3

(740) London House Chambers
A87 Issano Place West, Bel Air Park,
Georgetown, Guyana

(540)

HOLIDAY INN

(No. 213)

(210) 33215

(730) Conservation International Foundation (whose legal address is 2011 Crystal Drive, Suite 500 Arlington VA 22202, United States of America)

(220) December 15, 2023

(511) Promoting public awareness of the need for the protection and preservation of the environment and ecosystems throughout the world in International Class 35

Charitable fundraising services related to the protection and preservation of the environment and ecosystems throughout the world in International Class 36

Philanthropic charitable services, namely, providing training in the field of the protection

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CONSERVATION INTERNATIONAL

and preservation of the environment and ecosystems throughout the world in International Class 41

Philanthropic consultation services, namely, providing technological and scientific information about environmentally conscious and green innovations related to the protection and preservation of the environment and ecosystems throughout the world in International Class 42

(740) Nekeisha Persaud
Lot 2 George Street, Werk-en-Rust,
Georgetown
Guyana

(No. 214)

(210) 33218

(730) Apple Inc. (whose legal address is One Apple Park Way, Cupertino, California 95014, UNITED STATES OF AMERICA)

(220) December 20, 2023

(511) Telecommunications; communication and telecommunication services; telecommunication access services; communications by computer; communication between computers; electronic sending of data and documentation via the Internet or other databases; supply of data and news by electronic transmission; providing telecommunication access to websites and electronic news services online allowing the download of information and data; providing telecommunication access to web sites on the Internet; delivery of digital music by telecommunications; providing wireless telecommunications via electronic communications networks; wireless digital messaging, paging services, and electronic mail services, including services that enable a user to send and/or receive messages through a wireless data network; one-way

(540)

FACETIME

and two-way paging services; communication by computer, computer intercommunication; telex, telegram and telephone services; broadcasting or transmission of radio and television programmes; time sharing services for communication apparatus; provision of telecommunications access and links to computer databases and the Internet; electronic transmission of streamed and downloadable audio and video files via computer and other communications networks; webcasting services (transmission);

delivery of messages by electronic transmission; provision of connectivity services and access to electronic communications networks, for transmission or reception of audio, video or multimedia content; provision of telecommunications connections to electronic communication networks, for transmission or reception of audio, video or multimedia content; providing telecommunication access to digital music web sites on the Internet; providing telecommunication access to MP3 web sites on the Internet; delivery of digital music by telecommunications; provision of telecommunications connections to the Internet or computer databases; electronic mail services; telecommunication of information (including web pages); video broadcasting, broadcasting pre-recorded videos featuring music and entertainment, television programs, motion pictures, news, sports, games, cultural events, and entertainment- related programs of all kinds, via a global computer network; streaming of video content via a global computer network; subscription audio broadcasting via a global computer network; audio broadcasting; audio broadcasting of spoken word, music, concerts, and radio programmes, broadcasting pre-recorded videos featuring music and entertainment,

television programmes, motion pictures, news, sports, games, cultural events, and entertainment-related programmes of all kinds, via computer and other communications networks; streaming of audio content via a global computer network; electronic transmission of audio and video files via communications networks; communication services, namely, matching users for the transfer of music, video and audio recordings via communication networks; providing on-line bulletin boards for the transmission of messages among computer users concerning entertainment, music, concerts, videos, radio, television, film, news, sports, games and cultural events; rental and hire of communication apparatus and electronic mail-boxes; electronic news agency services; electronic communications consultancy; facsimile, message collection and transmission services; transmission of data and of information by electronic means, computer, cable, radio, teleprinter, teleletter, electronic mail, telecopier, television, microwave, laser beam, communications satellite or electronic communication means; transmission of data by audio-visual apparatus controlled by data processing apparatus or computers; information, advisory and consultancy services relating to all the aforesaid; provision of telecommunication access time to web-sites featuring multimedia materials; providing telecommunication access to databases and directories via communications networks for obtaining data in the fields of music, video, film, books, television, games and sports; providing users with telecommunication access time to electronic communications networks with means of identifying, locating, grouping, distributing, and managing data and links to third-party computer servers, computer processors and computer users; providing temporary internet access to use on-line non-

downloadable software to enable users to program audio, video, text and other multimedia content, including music, concerts, videos, radio, television, news, sports, games, cultural events, and entertainment-related programs; providing user access to the Internet (service providers); information about telecommunication; rental of message sending apparatus; rental of modems; rental of telecommunication equipment; rental of telephones; sending apparatus (rental of message -); telecommunication (information about -) in International Class 38.

(740) Hughes , Fields and Stoby
Lot 61-62 Hadfield & Cross Streets , Werk-en-Rust,
Georgetown, Demerara
Guyana

(No. 215)

(210) 33219

(730) Wemade Co., Ltd. (whose legal address is Wemade Tower, 49, Daewangpangyo-ro 644 beon-gil, Bundang-gu, Seongnam-si, Gyeonggi-do, Korea, Republic of Korea)

(220) December 20, 2023

(511) Computer programming; providing PaaS (platform as a service); Platform as a Service [PaaS]; constructing internet platforms for electronic commerce; computer software development; development of software relating to virtual currency and cryptocurrency; internet platform development based on blockchain technology; designing, creating, maintaining and hosting of websites; designing, creating, maintaining and hosting of mobile applications; development of software for electronic commerce based on blockchain technology; computer system development relating to finance based on blockchain technology; computer technical consulting services in the field of virtual currency, cryptocurrency, and

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WEMIX

blockchain technology; none of the aforementioned services being for slot machines, slot games, gambling games, casino games, betting games, and wagering games in International Class 42

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(No. 216)

(210) 032193

(540)

(730) QatarEnergy (whose legal address is HQ Tower 3 Ground Floor, Building No. 3, Street No. 951 Zone 63 P.O. Box 3212 Doha QATAR, Qatar)

(220) September 9, 2022

(511) Chemicals used in industry, agriculture, horticulture, forestry and aquaculture; manures and fertilisers; unprocessed plastics in all forms; adhesives for use in industry; petrochemicals and their derivatives; polymers and chemical additives to polymers; unprocessed artificial and synthetic resins; drilling muds and chemical additives for drilling muds; chemical solvents; lithium; sodium; hydrocarbons; hydrogen; hydrocarbons and natural gas derivatives; methane; detergents for industrial use; degreasing preparations for use in manufacturing processes; chemical condensation preparations; dispersants of petroleum products; chemicals products for the absorption or the removal of all petroleum products; fluids and release agents; chemicals used for petroleum refining; chemicals products for the treatment, purification and decontamination of gases; urea; products derived from urea and ammonia [chemicals products]; products for water treatment; chemical additives for use in industry; chemical additives for carburant, lubricants, fuels, bitumen and other petroleum products; chemical additives for insecticides, herbicides

and fungicides; antifreeze and de-frosting products; coolant; hydraulic fluids and transmission fluids; brake liquids in International Class 1.

Petroleum (crude or refined); electrical energy in all fortas; fuels; biofuels; carburants and biocarburants; fuel oil; natural gas and petroleum gases in all forms; lubricants, industrial oils and greases; base oils; petroleum additives used in industry; nonchemical additives for carburant, lubricants, fuels, bitumen and other petroleum products; non-chemical additives for insecticides, herbicides and fungicides; petroleum solvents in International Class 4.

Operation of oil and gas fields; construction of structures for the production, storage and transportation of crude oil and gas; drilling of wells; extraction of oil; oil pipeline construction; oil pumping; natural resources extraction services; refuelling and fuelling services; vehicle service stations; maintenance, washing and repair of vehicles and vehicle parts; vehicle oil change services; assistance in case of vehicle breakdown (repair); greasing, lubrication and engine tuning; inflation, repair and fitting of tyres; road construction, maintenance and upkeep services; commissioning, maintenance, troubleshooting, repair of apparatus and installation of production, distribution and storage of energies; construction, maintenance and upkeep of refineries and structures for the production, distribution and storage of petroleum, gas and chemical products; rental of rigs and drilling equipment; construction, installation and maintenance of pipelines, oil and gas pipelines; recharging of batteries; recharging of electric vehicles; installation, repair and maintenance of installations for supplying power to and recharging batteries and vehicles; installation of telephone equipment; installation, programming and maintenance of home automation systems in the field of energy in international Class 37.

Transport, packaging, distribution (delivery), storage, supply of goods, including petroleum, gas, oil, electricity, fuel, coal, lubricants, greases and chemical products as well as all products marketed in service stations; transport, distribution (delivery), storage of energy in all forms; supply of electricity and gas; information and advice related to the aforesaid services; towing, rental and temporary provisioning of vehicles; traffic and transport information; navigation and geolocation services for vehicles; transportation by pipeline; supply and distribution of wáter in International Class 39.

Treatment of materials; material processing; refinery services; petrochemical refining services; processing of refinery products; processing of oil and gas; production of ail forms of energies; transformation and treatment of all materials for energies production; processing services of natural elements (sun, water, wind) into energy;

treatment, recycling and disposal of waste and organic matter; refining; purification, decontamination and depollution services for air, water and soil; decontamination, depollution and sanitation services for industrial installations and sites, equipment and apparatus in the field of energy production; technical information and advice to others relating to energy production; rental of apparatus and installations for generating energy in all forms and providing of information relating thereto; rental of chemical treatment apparatus and installations and provision of information relating thereto; mixing lubricants for third parties in International class 40.

Education and training services relating to health and safety procedures and processes in the field of oil and gas; publishing of publications (other than advertising) in any form; organisation and conducting of colloquiums, forums and seminars, conference, congresses in International Class 41.

Scientific, technological and research services relating to health and safety procedures and processes in the field of oil and gas; development

of health and safety procedures and processes in the field of oil and gas; industrial analysis and research services; engineering services; research, prospection and exploration services for the oil, gas and mining industries; oil-well testing; commissioning, studies and appraisals of oil, gas and mining deposits; scientific, technological and technical assistance (engineering) in the field of energies; design and development of energy distribution networks; architectural services and drawing up plans for the construction of installations in energy field and refining; technical consultancy and technical project studies relating to the production and distribution of energies; study, research and development in the field of energy and petroleum, gas and chemical products; research in the field of environmental protection, waste treatment and sustainable development; analysis, diagnostic and testing services in the field of energies; laboratory, analytical, diagnostic and testing services for petroleum, gas and chemical products; audit and expertise services relating to energy and energy consumption; control and audits of safety and quality; technical assistance services with certification and approval; technical inspection and appraisals (engineering services) of installations operating with the aid of energy of all kinds; technical inspections of vehicles; remote meter reading of energy consumption; design and analysis of computer systems; supply of application service provider [ASP] in International Class 42.

Services for providing food and drink; temporary accommodation; provision of conference facilities in International Class 43.

Information services relating to health and safety procedures and processes in the field of oil and gas; consultancy services relating to health and safety procedures and processes in the field of oil and gas; advisory services relating to health and safety procedures and processes in the field of oil and gas; security control services for the production, storage, transformation and distribution facilities of energy, water, and

petroleum, gas or chemical products, and consultations relating thereto; security consulting services in the field of energy in International Class 45.

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(No. 217)

Reza Manraj

Registrar of Commerce

Trademarks, Patents, Designs and Geographical Indication Office,

Commercial Registry,

High & Commerce Streets,

Newtown, Stabroek,

Georgetown,

Demerara,

Guyana.

TRADEMARKS NOTICE
TRADEMARKS ACT, CHAPTER 90:01

(210) 32945

(540)

(730) VICKASH JAIKARAN trading under the name, title and style of SUPERIOR BLOCKS and PAVERS (whose legal address is Tract K, being a portion of Plot 37, Agriculture Layout, Yarrowkabra, Soesdyke, Linden Highway, 4, Guyana)

(220) August 10, 2023

(511) Building materials, natural and artificial stone, cement, lime, mortar; plaster and gravel; pipes of earthenware or cement; road making materials; asphalt, pitch and bitumen; portable buildings; stone monuments; chimney pots in International Class 19

The applicant wishes to claim the colours green and dark blue as appearing in the representation on the form of application.

Registration of this trademark shall give no right to the exclusive use of the words "BLOCKS" and "PAVERS" as appearing in the representation on the form of application.

Superior
BLOCKS & PAVERS

(740) Marcel Bobb
Lot "C" Enachu and Sheriff Streets,
Section "N", Campbellville, Georgetown,
Guyana

(No. 218)

(210) 32988

(540)

(730) KOMATSU LTD. (whose legal address is 3-6, 2-CHOME AKASAKA, MINATO-KU, TOKYO, JAPAN)

(220) August 31, 2023

(511) Lubricants; solid lubricants; motor oil; industrial oil; mineral oils and greases for industrial purposes [not for fuel]; non-mineral oils and greases for industrial purposes [not for fuel]; industrial wax; fuels; solid fuels; liquid fuels; gaseous fuels; liquefied petroleum gas; natural gas; oils for lighting; gas for lighting; non-chemical additives for fuels, lubricants and greases; non-chemical additives for motor oil in International Class 4

KOMATSU

The word "KOMATSU" is derived from the Japanese language and conveys several meanings.

The term "KOMATSU" means "a small pine tree" and is also used as a surname, a city name and the company name. Therefore, we understand that the term "KOMATSU" conveys several meanings and it is not understood as a vague concept.

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(No. 219)

(210) 33050

(730) Hangzhou Sfr Technology Co., Ltd. (whose legal address is No.271 Shuyun Road, Cangqian Street, Yuhang District, Hangzhou City, Zhejiang Province, China)

(220) October 12, 2023

(511) Motorcycles; motor scooters; all- terrain vehicles; gearing for land vehicles; drive chains for land vehicles; reduction gears for land vehicles; transmission shafts for land vehicles; motorcycle chains; motorcycle frames; motorcycle engines; inner tubes for pneumatic tyres; tyres for vehicle wheels; pneumatic tyres; vehicle wheel spokes; rims for vehicle wheels in International Class 12

Registration of this trademark shall give no right to the exclusive use of the letters "S, F & R" when used separate and apart from the mark as appearing in the representation on the form of application.

(740) Cameron & Shepherd
2 Avenue of the Republic, Georgetown, Guyana

(540)



(No. 220)

(210) 33053

(730) Laboratorios Rangel, S.R.L. (whose legal address is Avenida Pedro A. Rivera No.112, La Vega, República Dominicana)

(220) October 13, 2023

(511) Dietary supplements intended to supplement a normal diet or to have health benefits; pharmaceuticals in International Class 5

The applicant wishes to state that the words "COMPUESTO SARA" is a Spanish word derived from the English word "COMPOUND SARA". Sara is a proper noun, and the product is a compound medication, this is why it is called COMPOUND SARA.

(740) Hughes, Fields & Stoby
Lots 61-62 Hadfield & Cross Streets,
Werk-en-Rust, Georgetown, Guyana

(540)

COMPUESTO SARA

(No. 221)

(210) 33054

(730) Laboratorios Rangel, S.R.L. (whose legal address is Avenida Pedro A. Rivera No.112, La Vega, Republica Dominicana)

(220) October 13, 2023

(511) Dietary supplements intended to supplement a normal diet or to have health benefits; pharmaceuticals in International Class 5

The applicant wishes to state that the words "PROSTA NAT" is a Spanish word derived from the English word "PROSATTE NAT". The product is a medicine to maintain the prostate health this is why it is called PROSTA NAT.

(740) Hughes , Fields and Stoby
LotS 61-62 Hadfield & Cross Streets ,
Werk-en-Rust, Georgetown,
Guyana

(540)

PROSTA-NAT

(No. 222)

(210) 33102

(730) SAMER AL GADDAH INTERNATIONAL GENERAL TRADING CO. L.L.C (whose legal address is Shop No.1, Silver Island Building, Baniyas Square, Deira, Dubai, United Arab Emirates, U.Arab Emirates)

(220) November 3, 2023

(511) Chemicals for use in industry, science and photography, as well as in agriculture, horticulture and forestry; unprocessed artificial resins, unprocessed plastics; fire extinguishing and fire prevention compositions; tempering and soldering preparations; substances for tanning animal skins and hides; adhesives for use in industry; putties and other paste fillers; compost, manures, fertilizers; biological preparations for use in industry and science, in International Class 1

The applicant wishes to claim the colours "red, white, black and grey" as appearing in the representation on the form of application.

Registration of this trademark shall give no right to the exclusive use of the letter "V" when used separate and apart from the mark as appearing in the representation on the form of application.

(740) Cameron & Shepherd
2 Avenue of the Republic Georgetown, Guyana

(540)



(210) 33103

(730) Swedish Match North Europe AB (whose legal address is Sveavägen 44, 118 85 Stockholm, Sweden,)

(220) November 3, 2023

(511) Tobacco; articles for smoker's; matches; tobacco substitutes (not for medical purposes); snuff and tobacco alternatives in the form of products based on vegetable fibres, for oral use, not for consumption; snuff; tobacco free snuff; herbal snuff, in International Class 34

Registration of this trademark shall give no right to the exclusive use of the letters "Z", "Y" and "N", each separately and apart from the mark as a whole.

(740) Cameron & Shepherd
2 Avenue of the Republic, Georgetown, Guyana

(540)

ZYN

(No. 224)

(210) 33105

(730) NIKE Innovate C.V. (whose legal address is One Bowerman Drive, Beaverton, Oregon 97005-6453, United States of America)

(220) November 3, 2023

(511) Apparel, namely, tops, leggings, pants, shorts, t-shirts, shirts, sweatshirts, sweatpants, tank tops, tracksuits and underwear; athletic apparel, namely, shorts, pants, shirts, athletic uniforms, athletic tops and athletic tights, in International Class 25.

Registration of this trademark shall give no right to the exclusive use of the numbers "3, 6 & 5" when used separate and apart from the mark as appearing in the representation on the form of application.

(740) Cameron & Shepherd
2 Avenue of the Republic, Georgetown, Guyana

(540)

RISE 365

(No. 225)

(210) 33127

(730) Halliburton Energy Services, Inc. (whose legal address is 3000 N. Sam Houston Parkway E. Houston, Texas 77032-3216, United States of America,)

(220) November 20, 2023

(511) Software application, in International Class 9

This trademark is associated with Trademark No. 33,126A in Class 4 Schedule IV et al.

Registration of this trademark shall give no right to the exclusive use of the letter "i" when used separate and apart from the mark as appearing in the representation on the form of application.

(740) Cameron & Shepherd
2 Avenue of the Republic, Georgetown, Guyana

(540)

iTOC

(No. 226)

(210) 33136

(730) SAFILO-Societá Azionaria Fabbrica Italiana Lavorazione Occhiali S.p.A. (whose legal address is VII Strada, 15, 35129 PADOVA, Italy,)

(220) November 20, 2023

(511) Spectacles; sunglasses; protective glasses; sport goggles and sport glasses; lenses, frames, temples, hinges, cases, chains, cords, elastic straps for said products, in International Class 9

The applicant wishes to claim the colours "pink; orange; yellow; green; light blue and blue" as appearing in the representation on the form of application.

Registration of this trademark shall give no right to the exclusive use of the word "eyewear" when used separate and apart from the mark as appearing in the representation on the form of application.

(740) Cameron & Shepherd
2 Avenue of the Republic, Georgetown, Guyana

(540)

Polaroid eyewear

(No. 227)

(210) 33137

(730) TOYOTA JIDOSHA KABUSHIKI KAISHA (also trading as TOYOTA MOTOR CORPORATION) (whose legal address is 1, Toyota-cho, Toyota-shi, Aichi-Ken, Japan,)

(220) November 20, 2023

(511) Automobiles structural parts thereof, in International Class 12

Registration of this trademark shall give no right to the exclusive use of the letters "F and J" when used separate and apart from the mark as appearing in the representation on the form of application.

(740) Cameron & Shepherd
2 Avenue of the Republic, Georgetown, Guyana

(540)

LAND CRUISER FJ

(No. 228)

(210) 33182

(730) PEPSICO INC., (whose legal address is 700 Anderson Hill Road, Purchase, New York 10577, United States of America,)

(220) December 4, 2023

(511) Footwear; Gloves; Hats; Loungewear; Mittens; Neckties; Pants; Scarves; Sleepwear; Socks; Sweaters; Fleece jackets; Fleece tops; Head wear; Shirts; Tank tops; Athletic pants; Baseball caps; Clothing jackets; Knitted caps; Sweat pants; T-shirts in International Class 25

(740) Nekeisha Persaud
Lot 2 George Street, Werk-en-Rust,
Georgetown
Guyana

(540)

PEPSI

(No. 229)

(210) 33183

(730) PEPSICO INC. (whose legal address is 700 Anderson Hill Road, Purchase, New York 10577, United States of America)

(220) December 4, 2023

(511) Soft drinks; Concentrates, syrups or powders used in the preparation of soft drinks in International Class 32.

This trademark is associated with Trademark No. 33182A in Class 25 Schedule IV et al.

(740) Nekeisha Persaud
Lot 2 George Street, Werk-en-Rust,
Georgetown
Guyana

(540)



(No. 230)

(210) 33184

(730) PEPSICO INC. (whose legal address is 700 Anderson Hill Road, Purchase, New York 10577, United States of America)

(220) December 4, 2023

(511) Backpacks; Handbags; Luggage; Purses; Umbrellas; Wallets; Duffle bags; Key cases; Sports bags; Tote bags; Travel bags in International Class 18

This trademark is associated with Trademark No. 33183A in Class 32 Schedule IV et al.

(740) Nekeisha Persaud
Lot 2 George Street, Werk-en-Rust,
Georgetown
Guyana

(540)



(No. 231)

(210) 33198

(730) Halliburton Energy Services, Inc., (whose legal address is 3000 N. Sam Houston Parkway E. Houston, TX 77032-3216, United States of America,)

(220) December 8, 2023

(511) Oil and gas, in International Class 4

The word "AEOS" has no meaning and is not derived from any language.

(740) Cameron & Shepherd
2 Avenue of the Republic, Georgetown, Guyana

(540)

AEOS

(No. 232)

(210) 33199

(730) Halliburton Energy Services, Inc. (whose legal address is 3000 N. Sam Houston Parkway E. Houston, Texas 77032-3216, United States of America,)

(220) December 8, 2023

(511) Integrated electro-optic, in International Class 9

The word "AEOS" has no meaning and is not derived from any language.

This trademark is associated with Trademark No. 33,198A in Class 4 Schedule IV et al.

(740) Cameron & Shepherd
2 Avenue of the Republic, Georgetown, Guyana

(540)

AEOS

(No. 233)

(210) 32779

(730) Bruster's Ice Cream, Inc. (whose legal address is 730 Mulberry Street, Beaver, Pennsylvania 15009-3024, USA,)

(220) June 1, 2023

(511) Cakes; Pies; Frozen confections; Frozen yogurt; Ice-cream cakes; Ice cream; Ice cream drinks; Ice cream sandwiches; Ice cream sundaes, in International Class 30

(740) London House Chambers
A87 Issano Place West, Bel Air Park,
Georgetown, Guyana

(540)

BRUSTER'S REAL ICE CREAM

(No. 234)

Reza Manraj
Registrar of Commerce
Trademarks, Patents, Designs and Geographical Indication Office,
Commercial Registry,
High & Commerce Streets,
Newtown, Stabroek,
Georgetown,
Demerara,
Guyana.

LAND REGISTRY

THIRD PUBLICATION

REPUBLIC OF GUYANA
COUNTY OF DEMERARA
LAND REGISTRY

TAKE NOTICE THAT under the provisions of Section 37 (1) of the Land Registry Act, Chapter 5:02, the Commissioner of Lands and Surveys, has applied to the Registrar of Lands to register a portion of Land set out in the Schedule hereto in the name of the **CENTRAL HOUSING AND PLANNING AUTHORITY** subject to such interests known to subsist in or over the said portion of Land, a Schedule of which is open for inspection at the Guyana Lands and Surveys Commission, Georgetown.

Any person(s) claiming Title or interest in any Land or claiming to be in possession of any land in respect of which this Application has been made, **may within one (1) month of the date of this advertisement lodge with the Registrar, a notice of objection** to the said Application.
Dated this 22nd December, 2023.

Rosalie Robertson

ROSALIE ROBERTSON
Registrar of Lands

SCHEDULE 1
DESCRIPTION AND LOCATION OF AREA

Firstly: Parcel 1 being part of Kuru Kururu, Newtown or Area other that Land Registration in Block: 411221 of Zone: 411.

Secondly: Parcel 1 being part of Kuru Kururu Newtown or Area other than Land Registration in Block: 411222 of Zone: 411.

Thirdly: Parcel 1 being part of Kuru Kururu, Newtown or Area other than Land Registration in Block: 422111 of Zone: 422 as shown on the GL&SC Plan No. 85043 dated the 18th day of October, 2023 as shown on Schedule in APPENDIX III, by Michael H. Huston, Sworn Land Surveyor.

(No. 234)

ACQUISITION OF TITLE BY ADVERSE POSSESSION
UNDER SECTIONS 106 AND 107 OF THE LAND REGISTRY ACT, CHAPTER 5:02

PARCEL: Sub-Parcel 'A' portion of Parcel 7

BLOCK: III

ZONE: C.C.B.

LAND REGISTRATION AREA: Part of No. 64 Village or Babylon or Land Registration Area, Corentyne, Berbice.

ROOPNARINE BALRAM of 37 Seaview Avenue, Jersey City, New Jersey 07305, United States of America, represented herein by his duly constituted Attorney, MOTEE LALL RAMSUNDAR SANKAT also known as Motee Lall Sankat of Lot 58 A No. 64 Village, Corentyne, Berbice, agreeably with Power of Attorney - No. 2895 of 2021 (Berbice), has submitted an Application to the Commissioner of Title praying for a Declaration of Title in his favour in respect of the Sub-Parcel 'A' portion of Parcel of Land numbered 7 in Block: III of Zone: C.C.B., part of No. 64 Village or Babylon or Land Registration Area as more fully described in the Schedule hereunder.

(Application No. 12 - L/R dated the 9th day of November, 2023).

Attorney-at-Law for the Applicant is Messrs. Adrian Anamayah and/or Ian Anamayah, whose Chambers is situate at Lot 7-7 Cheddi Jagan Street, New Amsterdam, Berbice.

The Parcel of Land has No Registered Proprietor.

Any person(s) desirous of lodging a Counter-Application or Notice of Objection to the said Application is required to do so in terms of the Act and Rules appended thereto. Forms (2) and (3) at pages 90 and 91 are applicable.

Upon the expiration of the period of 1(one) year from the date of publication of this Notice in the Official Gazette and a daily Newspaper printed and circulated in the State of Guyana, the Commissioner of Title shall fix a day for the Hearing of the said Application.

SCHEDULE

Parcel: Sub-Parcel 'A' portion of Parcel 7 in Block: III of Zone: C.C.B., comprising an area of 0.125 (nought decimal one two five) of an acre being part of No. 64 Village or Babylon or Land Registration Area, situate on the Corentyne Coast of Berbice, in the County of Berbice, in the Republic of Guyana.

P. Williams,
for Registrar.

Land Court,
Supreme Court,
New Amsterdam, Berbice.

Dated the 30th day of November, 2023.

(No. 235)

ACQUISITION OF TITLE BY ADVERSE POSSESSION
UNDER SECTIONS 106 AND 107 OF THE LAND REGISTRY ACT, CHAPTER 5:02

PARCEL: 61

BLOCK: XIX

ZONE: C.C.B.

LAND REGISTRATION AREA: Portion of Courtland, Corentyne, Berbice.

INDRADAI BAUER of 45 Upland Avenue, White Plains, New York 10604, United States of America and presently residing at New Amsterdam, Berbice, has submitted an Application to the Commissioner of Title praying for a Declaration of Title in her favour in respect of Parcel of Land numbered 61 in Block: XIX of Zone: C.C.B., portion of Plantation Courtland or Land Registration Area as more fully described in the Schedule hereunder.

(Application No. 55-L/R dated the 15th day of August, 2023).

Attorney-at-Law for the Applicant is Messrs. Adrian Anamayah and/or Ian Anamayah, whose Chambers is situate at Lot 7-7 Cheddi Jagan Street, New Amsterdam, Berbice.

The Registered Proprietor of the said Parcel of Land is Balgobin Mahabir *Vide* Certificate of Title No. 1987/61.

Any person(s) desirous of lodging a Counter-Application or Notice of Objection to the said Application is required to do so in terms of the Act and Rules appended thereto. Forms (2) and (3) at pages 90 and 91 are applicable.

Upon the expiration of the period of 1(one) year from the date of publication of this Notice in the Official Gazette and a daily Newspaper printed and circulated in the State of Guyana, the Commissioner of Title shall fix a day for the Hearing of the said Application.

SCHEDULE

Parcel 61 in Block: XIX of Zone: C.C.B., comprising an area of 0.03396 (nought decimal nought three three nine six) of an acre being portion of Plantation Courtland or Land Registration Area, situate on the Corentyne Coast of Berbice, in the County of Berbice, in the Republic of Guyana.

P. Williams,
for Registrar.

Land Court,
Supreme Court,
New Amsterdam, Berbice.

Dated the 18th day of October, 2023.

(No. 236)

ACQUISITION OF TITLE BY ADVERSE POSSESSION
UNDER SECTIONS 106 AND 107 OF THE LAND REGISTRY ACT, CHAPTER 5:02

PARCEL: 27

BLOCK: XXVI

ZONE: C.C.B.

LAND REGISTRATION AREA: Portion of John, Corentyne, Berbice.

LEILA PERSAUD and SOMAN PERSAUD, both of 3122 14th Street, Astoria, New York 11106, United States of America, represented herein by their duly constituted Attorney, Gaitrie Singh-Prasad of Lot 77 Fourth Street, John-Port Mourant, Corentyne, have submitted an Application to the Commissioner of Title praying for a Declaration of Title in their favour in respect of the Parcel of Land numbered 27 in Block: XXVI of Zone: C.C.B., portion of Plantation John or Area other than Land Registration Area as more fully described in the Schedule hereunder.

(Application No. 87-L/R dated the 31st day of October, 2023).

Attorney-at-Law for the Applicants is Messrs. Adrian Anamayah and/or Ian Anamayah, whose Chambers is situate at Lot 7-7 Cheddi Jagan Street, New Amsterdam, Berbice.

The Registered Proprietor of the said Parcel of Land is The Sugar Industry Labour Welfare Fund Committee *Vide* Certificate of Title No. 1979/127.

Any person(s) desirous of lodging a Counter-Application or Notice of Objection to the said Application is required to do so in terms of the Act and Rules appended thereto. Forms (2) and (3) at pages 90 and 91 are applicable.

Upon the expiration of the period of 1(one) year from the date of publication of this Notice in the Official Gazette and a daily Newspaper printed and circulated in the State of Guyana, the Commissioner of Title shall fix a day for the Hearing of the said Application.

SCHEDULE

Parcel 21 in Block: XXVI of Zone: C.C.B., comprising an area of 0.136 (nought decimal one three six) of an acre being portion of Plantation John or Area other than Land Registration Area, situate on the Corentyne Coast of Berbice, in the County of Berbice, in the Republic of Guyana.

P. Williams,
for Registrar.

Land Court,
Supreme Court,
New Amsterdam, Berbice.

Dated the 30th day of November, 2023.

(No. 237)

ACQUISITION OF TITLE BY ADVERSE POSSESSION
UNDER SECTIONS 106 AND 107 OF THE LAND REGISTRY ACT, CHAPTER 5:02

PARCELS: Sub-Parcel 831A (formerly Parcel 314) and Sub-Parcel 833A (formerly Parcel 345)

BLOCK: IV

ZONE: B.R.W.

LAND REGISTRATION AREA: Portion of No. 9 or Expectation.

DINESHKOOMARIE RAMLOCHAN of Lot 313 No. 9 Village, West Coast Berbice, represented herein by her duly constituted Attorney, GONIA RAMLOCHAN of Lot 313 No. 9 Village, West Coast Berbice, agreeably with Power of Attorney - No. 950 of 2006 (Berbice), has submitted an Application to the Commissioner of Title praying for a Declaration of Title in her favour in respect of the Parcels of Land numbered Sub-Parcel 831A (formerly Parcel 314) and Sub-Parcel 833A (formerly Parcel 345) in Block: IV of Zone: B.R.W., portion of No. 9 Village or Expectation as more fully described in the Schedule hereunder.

(Application No. 41-L/R dated the 15th day of June, 2023).

Attorney-at-Law for the Applicant is Messrs. Adrian Anamayah and/or Ian Anamayah, whose Chambers is situate at Lot 7-7 Cheddi Jagan Street, New Amsterdam, Berbice.

The Registered Proprietor of the said Parcel of Land is KALLIAN PERSAUD DOOKIE *Vide* Certificate of Title No. 1978/43.

Any person(s) desirous of lodging a Counter-Application or Notice of Objection to the said Application is required to do so in terms of the Act and Rules appended thereto. Forms (2) and (3) at pages 90 and 91 are applicable.

Upon the expiration of the period of 1(one) year from the date of publication of this Notice in the Official Gazette and a daily Newspaper printed and circulated in the State of Guyana, the Commissioner of Title shall fix a day for the Hearing of the said Application.

SCHEDULE

Parcels:-Sub-Parcel 831A (formerly Parcel 314) and Sub-Parcel 833A (formerly Parcel 345) in Block: IV of Zone: B.R.W, amounting to 0.1884 (nought decimal one eight eight four) of an acre, respectively being portion of No. 9 Village or Expectation or Land Registration Area, situate on the Berbice River, in the County of Berbice, in the Republic of Guyana.

P. Williams,
for Registrar.

Land Court,
Supreme Court,
New Amsterdam, Berbice.

Dated the 30th day of November, 2023.

(No. 238)

REPUBLIC OF GUYANA
COUNTY OF DEMERARA

TAKE NOTICE that under the provisions of Section 37 of the Land Registry Act, Chapter 5:02, the Commissioner of Lands, has applied to register the portion of Land set out in the Schedule hereto in the name of The Government of Guyana, subject to such interest known to be subject in or over the said portion of Land, a Schedule of which is open for inspection at the Land Registry, Lot 1 High and Commerce Streets, Newtown, Stabroek, Georgetown, Demerara.

Any person(s) claiming Title to or interest in any of the said portions of land or claiming to be in possession of any of the portions of land may within 1 (one) month from the 27th day of January, 2024, lodge with the Registrar of Lands, Land Registry, Lot 1 High and Commerce Streets, Newtown, Stabroek, Georgetown, Demerara, a notice of objection with any affidavit(s) in support thereof.

Dated this 27th day of January, 2024.

Rosalie Robertson, S.C.,
Registrar of Lands.

SCHEDULE
DESCRIPTION OF AREA

1. Parcels 3000, 3003, 3008, 3014, 3015, 3022, 3026, 3034, 3037, 3039, 3046, 3049, 3059, 3062, 3063, 3070, 3073, 3075, 3079, 3083, 3097, 3098, 3099, 3100, 3101, 3102, 3103, 3104, 3105, 3108, 3110, 3111, 3112, 3113, 3114, 3115, 3116, 3117, 3118, 3119, 3124, 3128, 3134, 3138, 3141, 3142, 3144, 3146, 3148, 3151, 3154, 3155, 3157, 3165, 3168, 3170, 3175, 3178, 3179, 3180, 3182, 3183, 3185, 3186, 3187, 3188, 3191, 3192, 3193, 3195, 3241, 3243, 3244, 3247, 3248, 3249, 3250, 3251, 3268, 3270, 3279, 3283, 3285, 3290, 3291, 3292, 3295, 3301, 3304, 3305, 3309, 3311, 3312, 3313, 3972, 3973, 3974, 3975, 3976, 3977, 3980, 3981, 3982, 3983, 3987, 3989, 3991, 3992, 3993, 3994, 3995, 3996, 3998, 3999, 4002, 4003, 4006, 4010, 4011, 4012, 4013, 4014, 4015, 4016, 4018, 4020, 4021, 4022, 4023, 4024, 4027, 4028, 4029, 4030, 4031, 4033, 4034, 4037, 4038, 4039, 4040, 4041, 4044, 4045, 4047, 4048 and 4049 Amelias Ward or No. 42 Village or Land Registration in Block: XLIII of Zone: Right Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana as shown on Plan No. 34015 by Patrick F. Murray, Sworn Land Surveyor dated the 24th day of April, 2003 and recorded at Guyana Lands and Surveys Commission on the 10th day of July, 2003.

2. Parcels 4235, 4239, 4251, 4253, 4255, 4257, 4259, 4261, 4265, 4273, 4274, 4302, 4330, 4331, 4338, 4339, 4340, 4341, 4344, 4345, 4348, 4349, 4353, 4355, 4356, 4359, 4367, 4372, 4373, 4375, 4380, 4387, 4388, 4389, 4394, 4399, 4401, 4408,

4412, 4415, 4418, 4420, 4450, 4455, 4459, 4462, 4464, 4474, 4493, 4495, 4496, 4497, 4498, 4499, 4501, 4513, 4516, 4521, 4522, 4546, 4562, 4583, 4584, 4585, 4599, 4609, 4613, 4638, 4641, 4654, 4662, 4668, 4681, 4688, 4693, 4713, 4720, 4725, 4728, 4730, 4731, 4740, 4751, 4757, 4766, 4816, 4823, 4828, 4833, 4835, 4836, 4844, 4845, 4851, 4855, 4863, 4864, 4866, 4867, 4876, 4890, 4891, 4897, 4904, 4905, 4908, 4910, 4914, 4919, 4922, 4925, 4928, 4930, 4942, 4945, 4946, 4947, 4953, 4956, 4961, 4963, 4964, 4966, 4971, 4975, 4979, 4981, 4982, 4987, 4988, 4989, 4990, 4993, 4995, 5000, 5006, 5008, 5009, 5011, 5012, 5014, 5016, 5018, 5020, 5022, 5023, 5028, 5031, 5040, 5042, 5044, 5051, 5053, 5054, 5057, 5067, 5070, 5073, 5079, 5082, 5085, 5086, 5097, 5105, 5108, 5111, 5119, 5124, 5125, 5137, 5141, 5143, 5148 and 5154, all being portions of Plantation Amelias Ward or No. 42 Village or Land Registration in Block: XLIII of Zone: Right Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana as shown on Plan No. 48380 by Shabeer Ali, Sworn Land Surveyor dated the 17th day of August, 2010 and recorded at Guyana Lands and Surveys Commission on the 3rd day of September, 2010.

3. Parcels 5155, 5156, 5159, 5165, 5167, 5178, 5179, 5199, 5200, 5201, 5203, 5216, 5220, 5224, 5231, 5236, 5238, 5239, 5245, 5249, 5262, 5275, 5291, 5299, 5300, 5325, 5348, 5349, 5351, 5358, 5364, 5367, 5372, 5373, 5375, 5379, 5380, 5381, 5383, 5385, 5386, 5387, 5400, 5401, 5403, 5408, 5409, 5413, 5416, 5418, 5427, 5434, 5441, 5458, 5464, 5466, 5483, 5496, 5498, 5511, 5532, 5536, 5537, 5544, 5549, 5561, 5563, 5569, 5576, 5583, 5584, 5588, 5589, 5593, 5595, 5596, 5597, 5598, 5599, 5612, 5618, 5619, 5620, 5621, 5622, 5627, 5628, 5630, 5633, 5641, 5645, 5670, 5672, 5679, 5684, 5685, 5686, 5687, 5690, 5691, 5692, 5693, 5694, 5695, 5697, 5698, 5699, 5700, 5703, 5704, 5711, 5712, 5715, 5717, 5720, 5722, 5729, 5730, 5731, 5736, 5737, 5738, 5750, 5751, 5752, 5753, 5765, 5766, 5767, 5768, 5771, 5774, 5775, 5778, 5782, 5783, 5784, 5786, 5790, 5794, 5800, 5803, 5806, 5811, 5812, 5813, 5818, 5820, 5829, 5839, 5843, 5845, 5853, 5854, 5857, 5858, 5859, 5860, 5863, 5864, 5872, 5875, 5881, 5887, 5888, 5890, 5893, 5897, 5899, 5905, 5911, 5916, 5920, 5937, 5940, 5942, 5947, 5953, 5963, 5966, 5976, 5978, 5981, 5985, 5991, 5993, 6002, 6008, 6019, 6025, 6029, 6030, 6031, 6035, 6037, 6040, 6046, 6057, 6058, 6061, 6070, 6071, 6076, 6079, 6084, 6090, 6091, 6092, 6093, 6094, 6095, 6096, 6097, 6098, 6099, 6101, 6106, 6107 and 6114, all being portions of Amelias Ward or No. 42 Village or Land Registration in Block: XLIII of Zone: Right Bank of the Demerara River, in the County of Demerara, in the Republic of Guyana as shown on Plan No. 52084 by D. Ramkarran, Sworn Land Surveyor dated the 6th day of December, 2011 and recorded at Guyana Lands and Surveys Commission on the 10th day of February, 2012.

(No. 239)

COMMERCIAL REGISTRY

REGISTRAR'S NOTICE

ERRATUM

COUNTY OF ESSEQUIBO

REGISTRAR'S NOTICE ERRATUM ADVERTISEMENT PUBLISHED IN THE OFFICIAL GAZETTE DATED 21st October, 2023 and 18th November, 2023
UNDER THE HEADING BILL OF SALE ACT, CHAPTER 90:12 SHOULD READ:-

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
193	NARAINDRA BIRAGIE	4TH OCTOBER 2023	PARADISE ESSEQUIBO COAST GUYANA	ONE RED MASSEY FERGUSON TRACTOR ENG NO. U720785 CHASSIS NO. TT82044	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
219	DEODAT SAMDAT	3RD NOVENBER, 2023	LOT 84 JIB ESSEQUIBO COAST GUYANA	ONE RED AND GREY MASSEY FERGUSON TRACTOR ENG NO. TW31146U76221ZN CHASSIS NO. U161001	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED

Commercial Registry,
1 Esplanade Road,
Suddie Essequibo Coast
Guyana.

Reza Manraj,
Registrar of Commerce.

(No. 240)

ERRATUM

COUNTY OF BERBICE

ADVERTISEMENT PUBLISHED IN THE OFFICIAL GAZETTE DATED th January, 2024 UNDER THE HEADING BILL OF SALE ACT, CHAPTER 90:12 SHOULD READ:-

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
18	RAJNIE SURESH & RAMOON GANGARAM	3.01.2024	LOT A3-A4 UNION WEST COAST DEMERARA & LOT 831 BLOCK XV CORNELIA IDA WEST COAST DEMERARA	TOYOTA PREMIO ENGINE NO: 1NZ-D777386 CHASSI NO: NZT260-3087289	TERRY ANDERSON AND BIBI ANDERSON TRADING UNDER THE NAME FAZIA`S COLLECTION AUTO SALE AND SPARE PARTS

Commercial Registry,
High & Commerce Streets,
Georgetown.

Reza Manraj
Registrar of Commerce

(No. 241)

THE UNDERMENTIONED BILLS OF SALE WERE FILED ON THE DATES SPECIFIED HEREUNDER

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
270	KAWAL PERSAUD	6/12/2023	LOT 20 DEVONSHIRE CASTLE ESSEQUIBO COAST GUYANA	ONE RED MASSEY FERGUSON TRACTOR ENG NO. TW3112J47333591 CHASSIS NO. T303013	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
271	SURAJ SINGH	6/12/2023	DANIELSTOWN ESSEQUIBO COAST GUYANA	ONE WHITE TOYOTA MOTOR CAR ENG NO. 1NZ-D182791 NZT260-3032403	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
272	RITCHIE BISHOP	6/12/2023	LOT 205 DEVONSHIRE CASTLE ESSEQUIBO COAST GUYANA	ONE MASSEY FERGUSON TRACTOR ENG NO. ID22784u896336K CHASSIS NO. 286882	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
273	AZAD RAFIQ	7/12/2023	MARIA'S DELIGHT ESSEQUIBO COAST GUYANA	ONE RED AND GREY MASSEY FERGUSON TRACTOR ENG NO. 248UA92171 CHASSIS NO. M189073	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
274	PAUL RAMROOP	7/12/2023	BETTER HOPE ESSEQUIBO COAST GUYANA	ONE WHITE TOYOTA MOTOR CAR ENG NO. 5AJ-214357 CHASSIS NO. AT212-0100029	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
275	BHAIROO SINGH	7/12/2023	MARIA'S DEOIGHT ESSEQUIBO COAST GUYANA	ONE RED AND GREY MASSEY FERGUSON TRACTOR ENG NO. LF3127546639294 CHASSIS NO. 2714 006107	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
276	MOHAN PERSAUD	7/12/2023	ANNA REGINA ESSEQUIBO COAST GUYANA	ONE RED AND GREY MASSEY FERGUSON TRACTOR ENG NO. 2714D23444 LF312754687322A	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
277	MOEAN RAFEE	7/12/2023	LOT 91 ANNA REGINA ESSEQUIBO COAST GUYANA	ONE YELLOW TOYOTA MOTOR CAR ENG NO. 5A-H535046 CHASSIS NO. AT212-0066863	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
278	RAMTOHAL	7/12/2023	PLN EVERGREEN ESSEQUIBO COAST GUYANA	ONE RED AND GREY MASSEY FERGUSON TRACTOR ENG NO. LF31189U3986814 CHASSIS NO. 2714R14040 ONE RED AND GREY LOCALLY BUILT TRAILER REG NO. TVV 34 CHASSIS NO. LRPS934	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
279	POROO SHOTAM	7/12/2023	ABRAM ZUIL ESSEQUIBO COAST GUYANA	ONE RED AND GREY WHEELED MASSEY FERGUSON TRACTOR ENG NO. LF-8552B0766206 G CHASSIS NO. 2287009381	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
280	ESHWAR PERSAUD AND JAVYN PERSAUD	7/12/2023	BETTER SUCCESS ESSEQUIBO CAOST GUYANA	ONE RED MASSEY FERGUSON TRACTOR ENG NO. TW3115U8014795 CHASSIS NO. 5013N23434	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
281	NEVILLE BRUMELL	7/12/2023	WESTBURY ESSEQUIBO COAST GUYANA	ONE RED AND GREY MASSEY FERGUSON TRACTOR ENG NO. LF3127SU7306298 CHASSIS NO. 2714E11199	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
282	KEMRAJ BUDHRAM	7/12/2023	LOT 9 NOITGEDACHT WAKENAAM ESSEQUIBO ISLAND GUYANA	ONE BLUE AND WHITE FORD TRACTOR ENG NO. D466797 CHASSIS NO. 8F30B97494	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
283	NIGEL ALLEN AND PANSY ALLEN	7/12/2023	POMEROON ESSEQUIBO GUYANA	ONE PAINTE DWOODEN DWELLING HOUSE MEASURING 730 SQUARE FEET CONSISTING OF 3 BEDROOMS SITTING AREA DINING SREA AND KITCHEN. ONE 40HP O/B MOTOR S/N 66TK-L-1-91482, M/N E40XMHL ONE WOODEN BOAT MEASURING 15'X4.5'X2.5'	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED

Commercial Registry,
1 Esplanade Road,
Suddie Essequibo Coast
Guyana.

Reza Manraj,
Registrar of Commerce.

(No. 242)

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
1	TALESH PERSAUD	15/01/2024	LOT 41 COLUMBIA ESSEQUIBO COAST GUYANA	ONE RED AND GREY MASSEY FERGUSON TRACTOR ENG NO. TW31146U760267N CHASSIS NO. U132026	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
2	EDWIN PERSAUD	15/01/2024	BETTER SUCCESS ESSEQUIBO COAST GUYANA	ONE RED AND GREY MASSEY FERGUSON TRACTOR ENG NO. 248UA151572L CHASSIS NO. 1011382	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
3	JOEL GAYNAH	15/01/2024	LOT 40 NEW ROAD ESSEQUIBO COAST GUYANA	ONE SILVER TOYOTA MOTOR CAR ENG NO. 1NZ-D940917 CHASSIS NO. NZT260-3103286	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
4	NANKISHORE LALL	15/01/2024	LOT 2 JOHANNA CECELIA ESSEQUIBO COAST GUYANA	ONE RED LAVERDA COMBINE ENG NO. 371881855 CHASSIS NO. 121375	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
5	ORVIN ROOPLALL AND PADMINI NANKISHORE	15/01/2024	LOT JJ BETTER SUCCESS ESSEQUIBO COAST GUYANA	ONE WHITE TOYOTA MOTOR CAR ENG NO. 1NZ-A639339 CHASSIS NO. NZT240-0037487	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
6	BISHNU NAUTH	15/01/2024	LOT 199 DEVONSHIRE CASTLE ESSEQUIBO COAST GUYANA	ONE RED AND GREY MASSEY FERGUSON TRACTOR ENG NO. H37112630 CHASSIS NO. 1660983M1	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
7	DARREN SUKNARINE	15/01/2024	BOUNTY HALL ESSEQUIBO COAST GUYANA	ONE RED LAVERDA COMBINE ENG NO. 80L738 CHASSIS NO. 170926	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
8	LENNOX LAWRIE	15/01/2024	PLANTATION ANDREWS ESSEQUIBO COAST GUYANA	ONE RED MASSEY FERGUSIN TRACTOR ENG NO. TW311464758113N CHASSIS NO. U058051	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
9	LENNOX PITT	15/01/2024	LAND OF PLENTY ESSEQUIBO COAST GUYANA	ONE WHITE AND BLACK TOYOTA MOTOR CAR ENG NO. 1NZ-E147342 CHASSIS NO. NZT260-3118810	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
10	SEWNAUTH BOODRAM	15/01/2024	LOT 8 THREE FRIENDS ESSEQUIBO COAST GUYANA	ONE RED MASSEY FERGUSON TRACTOR ENG NO. LD2278449555940 CHASSIS NO. 287843	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
11	BHARAT NARINE	15/01/2024	LOT 20 LIMA ESSEQUIBO COAST GUYANA	ONE RED AND WHITE LAVERDA COMBINE ENG NO. 001700 CHASSIS NO. 5D21414	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
12	FREDDIELUGO NAIPAUL	15/01/2024	BETTER HOPE ESSEQUIBO COAST GUYANA	ONE RED MASSEY FERGUSON TRACTOR ENG NO. NOT SEEN CHASSIS NO. 500D26119	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
13	RAVINDRA RAMNARINE	15/01/2024	LOT 32 ANNA REGINA ESSEQUIBO COAST GUYANA	ONE RED FIAT TRACTOR ENG NO. 806505-320-364935 CHASSIS NO. 33966	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
14	RAION LALL BACHAN	15/01/2024	LOT 66 LIMA SANDS ESSEQUIBO COAST GUYANA	ONE RED AND GREY MASSEY FERGUSON TRACTOR ENG NO. LF31131V708805A CHASSIS NO. 5009-D43184	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
15	TALESH PARBATTIE	15/01/2024	LIMA ESSEQUIBO COAST GUYANA	ONE RED AND GREY MASSEY FERGUSON TRACTOR ENG NO. LF312754687174A CHASSIS NO. 2714D23457	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
16	ROY SHAMLALL	15/01/2024	PLANTATION PHILIP ESSEQUIBO COAST GUYANA	ONE BLUE FORD TRACTOR ENG NO. 324128 CHASSIS NO. BC 95148	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED

Commercial Registry,
1 Esplanade Road,
Suddie Essequibo Coast
Guyana.

Reza Manraj,
Registrar of Commerce.

(No. 243)

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
11	LAURENCE SAMPSON	2024/01/16TH	LOT 3 B, FIRST STREET, FYRISH VILLAGE, CORENTYNE, BERBICE	ONE TA-NZE121G FIELDER MOTOR CAR REG # PRR 9091 ENG # 1NZ-A098010 CHASSIS # NZE-121-0016023	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
12	RUKESH SINGH AND KHEMRAJ SINGH	2024/01/16TH	BOTH OF LOT 18 B, PUBLIC ROAD, GRANT 1802, CRABWOOD CREEK, CORENTYNE, BERBICE	ONE FIELDER MOTOR CAR REG # HD 5881 ENG # 1NZ-E565381 CHASSIS # NZE 1617080715	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
13	OSWALD SANDY AND CHERYL SANDY	2024/01/16TH	BOTH OF LOT 137, MIBICURI SOUTH, BLACK BUSH POLDER, CORENTYNE, BERBICE	ONE FIAT 1080 DT TRACTOR REG # 27410 ENG # 68751230 CHASSIS # 713162	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED

COMMERCIAL REGISTRY,
1 ESPLANADE ROAD,
NEW AMSTERDAM, BERBICE.

REZA MANRAJ
REGISTRAR OF COMMERCE

(No. 244)

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
132	COLIS CAMERON & CHELCIA STEPHEN	10.01.2024	LOT 83 METEN MEER ZORG, WEST COAST DEMERARA	TOYOTA PREMIO CAR ENGINE NO: 1NZ-C109424 CHASSIS NO: NZT240-0086069	CARICOM AUTO SALES
133	JOSHUA HUGGINS	10.01.2024	LOT 39 VIVE LA FORCE WEST BANK DEMERARA	TOYOTA PREMIO CAR ENGINE NO: 1NZ-D654632 CHASSIS NO: NZT260-3149555	CARICOM AUTO SALES
134	RAVINDRA DINDIAL	10.01.2024	LOT 2301 ONDERNEEMING WEST BANK DEMERARA	TOYOTA AXIO CAR ENGINE NO: 2NR-8765884 CHASSIS NO: NRE161-0028411	CARICOM AUTO SALES
135	PARASHURAM SINGH	10.01.2024	92 WEST STRATHAVON MAHAICA EAST COAST DEMERARA	TOYOTA PREMIO CAR ENGINE NO: 1NZ-C108694 CHASSIS NO: NZT240-5044102	CARICOM AUTO SALES
136	HISWILL PROFITT	10.01.2024	12 CALCUTTA MAHAICONY EAST COAST DEMERARA	TOYOTA FIELDER CAR ENGINE NO: 1NZ-C827864 CHASSIS NO: NZE141-9051557	CARICOM AUTO SALES
137	ADAM DOWNES	10.01.2024	LOT 44-46 CRAIG OLD ROAD EAST BANK DEMERARA	TOYOTA PREMIO CAR ENGINE NO: 1NZ-E952942 CHASSIS NO: NZT260-3163737	CARICOM AUTO SALES
138	KAREN LINDORE & KEVIN FRANCE	10.01.2024	LOT 211 SUNFLOWER CIRCLE SOUTH RUIMVELDT GEORGETOWN	TOYOTA ALLION CAR ENGINE NO: 1NZ-E98418 CHASSIS NO: NZT260-3167300	CARICOM AUTO SALES
139	KOBE LEKHA	10.01.2024	LOT 3194 SECTION D TURKEYEN SOPHIA GEORGETOWN	TOYOTA PREMIO CAR ENGINE NO: 1NZ-402593 CHASSIS NO: NZT260-3130313	CARICOM AUTO SALES
140	JUILIANO DE FLORIMONTE	10.01.2024	LOT 9 CLIFFORD AVENUE LAMAHA PARK GEORGETOWN	TOYOTA ALLION CAR ENGINE NO: 1NZ-D031726 CHASSIS NO: NZT260-3025054	CARICOM AUTO SALES

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
141	SANDHYA GHANSHIAM	10.01.2024	HANDSOME TREE DE HOOP MAHAICA EAST COAST DEMERARA	TOYOTA RUSH ENGINE NO: 3SZ-4247841 CHASSIS NO: J200E-2001261	CARICOM AUTO SALES
142	SHAWN DOWNER	10.01.2024	LOT 21 STANLEYTOWN WEST BANK DEMERARA	TOYOTA FIELDER CAR ENGINE NO: 1NZ-E54280 CHASSIS NO: NZE141-9128183	CARICOM AUTO SALES
143	TRINIKA LONDON	10.01.2024	LOT 132 BLADEN HALL EAST COAST DEMERARA	TOYOTA PREMIO CAR ENGINE NO: 1NZ-D264471 CHASSIS NO: NZT260-3036050	CARICOM AUTO SALES
144	TONYA CLARKE	10.01.2024	LOT 231 ANAIDA AVENUE ECCLES EAST BANK DEMERARA	TOYOTA ALLION CAR ENGINE NO: 1NZ-E686283 CHASSIS NO: NZT260-3147538	CARICOM AUTO SALES
145	MARLON EDWARDS & LEONA ADAMSON	10.01.2024	LOT 158 EAST VILLE HOUSING SCHEME ANNANDALE EAST COAST DEMERARA	TOYOTA ALLION CAR ENGINE NO: 1NZ-C267471 CHASSIS NO: NZT240-0091405	CARICOM AUTO SALES
146	NICOLA BOWEN	10.01.2024	LOT 17 CLAY BRICK ROAD GOEDVERWAGTING EAST COAST DEMERARA	HONDA VEZEL ENGINE NO: L15B-3515907 CHASSIS NO: RU1-1015889	CARICOM AUTO SALES
147	LEYMON BENJAMIN	10.01.2024	LOT 69-70 NORTON STREET LODGE GEORGETOWN	TOYOTA HIACE ENGINE NO: 1TR-1138471 CHASSIS NO: TRH200-0158296	CARICOM AUTO SALES
148	CARLENNA SINGH	10.01.2024	LOT 424 BLOCK XXIV RECHT DOOR ZEE WEST BANK DEMERARA	TOYOTA ALLION CAR ENGINE NO: 1NZ-E736681 CHASSIS NO: NZT260-3175921	CARICOM AUTO SALES
149	MIKHAL BLAIR	10.01.2024	261 D FIELD SOPHIA GEORGETOWN	TOYOTA AXIO CAR ENGINE NO: 1NZ-E286639 CHASSIS NO: NZE161-7037425	CARICOM AUTO SALES
150	CHANDRAMATIE SEECHARRAN	10.01.2024	LOT 1679 E FIELD CUMMINGS PARK SOPHIA GEORGETOWN	TOYOTA ALLION ENGINE NO: 1NZ-E88576 CHASSIS NO: NZT240-0091024	CARICOM AUTO SALES

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
151	CHARLES MC INROY	10.01.2024	LOT 107 PARADISE HOUSING SCHEME EAST COAST DEMERARA	TOYOTA HIACE ENGINE NO: 1TR-1557095 CHASSIS NO: TRH200-0212835	CARICOM AUTO SALES
152	EUSTACE WILLIAMS	10.01.2024	LOT 154 UITVLUGT PASTURE WEST COAST DEMERARA	TOYOTA PREMIO CAR ENGINE NO: 1NZ-E738785 CHASSIS NO: NZT260-3150692	CARICOM AUTO SALES
154	RICARDO DEVERS	10.01.2024	LOT 15 FIRST STREET ALBERTTOWN GEORGETOWN	TOYOTA PREMIO CAR ENGINE NO: 1NZ-8426633 CHASSIS NO: NZT260-3201967	CARICOM AUTO SALES
155	SHANIE GEORGE & TREVOR GEORGE	10.01.2024	LIGHT TOWN VILLAGE EAST BANK BERBICE	TOYOTA FIELDER CAR ENGINE NO: 1NZ-D345680 CHASSIS NO: NZE141-9102403	CARICOM AUTO SALES
156	MATTHEW FAMEY JR & FIONA EDINBORO	10.01.2024	LOT 46 B FRIENDSHIP EAST BANK DEMERARA	TOYOTA ALLION CAR ENGINE NO: 1NZ-D264497 CHASSIS NO: NZT260-3036045	CARICOM AUTO SALES
157	DENNIS CHEONG	10.01.2024	LOT 208 LUSIGNAN EAST COAST DEMERARA	TOYOTA FIELDER ENGINE NO: 1NZ-E359761 CHASSIS NO: NZE161-7051309	CARICOM AUTO SALES
158	TREEON D'AGUIAR & TREVLIN JOSEPH	10.01.2024	LOT 8 PERTH VILLAGE MAHAICONY EAST COAST DEMERARA	TOYOTA AXIO CAR ENGINE NO: 1NZ-D319077 CHASSIS NO: NZE141-6108943	CARICOM AUTO SALES
159	SAIF ALI	10.01.2024	LOT 89 J P LATCHMAN SINGH HOUSING SCHEME EAST COAST DEMERARA	TOYOTA FIELDER CAR ENGINE NO: 1NZ-D539302 CHASSIS NO: NZE141-9126376	CARICOM AUTO SALES
160	ROY NIRANJAN	10.01.2024	LOT 1 ¼ MILE BARTICA ESSEQUIBO RIVER	TOYOTA PREMIO CAR ENGINE NO: 1NZ-0759758 CHASSIS NO: NZT260-3083596	CARICOM AUTO SALES
161	O'NEIL MC INROY	10.01.2024	LOT 8 CALCUTTA MAHAICA EAST COAST DEMERARA	TOYOTA AXIO ENGINE NO: 1NZ-E146009 CHASSIS NO: NZE161-7017044	CARICOM AUTO SALES

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
162	CHANDRAMATIE SEECHARRAN	10.01.2024	LOT 1679 E FIELD CUMMINGS PARK SOPHIA GEORGETOWN	TOYOTA PREMIO CAR ENGINE NO: 1NZ-E699705 CHASSIS NO: NZT260-3148883	CARICOM AUTO SALES
163	CONRAD SAUL	10.01.2024	LOT 9 CROWN DAM TURKEYEN GEORGETOWN	TOYOTA AXIO CAR ENGINE NO: 2NR-1005631 CHASSIS NO: NRE161-0035541	CARICOM AUTO SALES
164	SHAZAUD SULTAN	10.01.2024	LOT 1399 SECTION C BLOCK Y GROVE EAST BANK DEMERARA	TOYOTA HIACE ENGINE NO: 1TR-1809933 CHASSIS NO: TRH200-0249151	CARICOM AUTO SALES
165	LAURA WILLIAMS & LASHON RICHMOND	10.01.2024	LOT 71 QUAMINA ROAD BETERVERWAGTING EAST COAST DEMERARA	TOYOTA RAIZE ENGINE NO: 1KRK-004938 CHASSIS NO: A210A-0003227	CARICOM AUTO SALES
166	MERVYN CLEMONDS	10.01.2024	LOT 2522 LAYOU STREET NORTH RUIMVELDT HOUSING SCHEME GEORGETOWN	TOYOTA ALLION CAR ENGINE NO: 1NZ-E865396 CHASSIS NO: NZT260-3157222	CARICOM AUTO SALES
167	ADRIAN LAING	10.01.2024	LOT 2421 CUL-DE-SAC STREET NORTH RUIMVELDT GEORGETOWN	TOYOTA PREMIO CAR ENGINE NO: 1NZ-C206519 CHASSIS NO: NZT240-5044455	CARICOM AUTO SALES
168	JOHN MC ANDREW	10.01.2024	LOT 3075 SECTION D TURKEYEN GEORGETOWN	TOYOTA ALLION CAR ENGINE NO: 1NZ-D264283 CHASSIS NO: NZT260-3036034	CARICOM AUTO SALES
169	AARON FERNANDES	10.01.2024	LOT 428 LONG DAM SISTER'S VILLAGE WEST BANK DEMERARA	TOYOTA PREMIO CAR ENGINE NO: 1NZ-D446763 CHASSIS NO: NZT260-3047724	CARICOM AUTO SALES
170	LAWRENCE JONES	10.01.2024	LOT 635 TOUCAN DRIVE SOUTH RUIMVELDT GEORGETOWN	TOYOTA AXIO CAR ENGINE NO: 1NZ-D564742 CHASSIS NO: NZE141-6140985	CARICOM AUTO SALES
171	JEMIMAH PRIMO	10.01.2024	LOT 63 GOLDEN GROVE VILLAGE EAST COAST DEMERARA	TOYOTA ALLION CAR ENGINE NO: 1NZ-C141969 CHASSIS NO: NZT240-0087445	CARICOM AUTO SALES

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
172	BRIAN JEFFERS	10.01.2024	PARIKA BACKDAM EAST BANK ESSEQUIBO	TOYOTA FIELDER CAR ENGINE NO: 1NZ-E301702 CHASSIS NO: NZE161-7041770	CARICOM AUTO SALES
173	BRIAN HAYNES	10.01.2024	LOT 7B ZESKENDEREN MAHAICONY EAST COAST DEMERARA	TOYOTA HIACE ENGINE NO: 1TR-1177370 CHASSIS NO: TRH200-0162572	CARICOM AUTO SALES
174	TOQUAIN LOPES & BIBI SUFFIYA ISHMILE	10.01.2024	LOT 1 A TEMPLE STREET WINDSOR FOREST WEST COAST DEMERARA	TOYOTA PREMIO CAR ENGINE NO: 1NZ-D208651 CHASSIS NO: NZT260-3033481	CARICOM AUTO SALES
175	DEORAM BOODHOO	10.01.2024	LOT 363 TUSCHEN NORTH EAST BANK ESSEQUIBO	TOYOTA ALLION CAR ENGINE NO: 1NZ-E368141 CHASSIS NO: NZT260-3128376	CARICOM AUTO SALES
176	NICOLA JOHN	10.01.2024	LOT 51 DURBAN STREET LODGE GEORGETOWN	TOYOTA ALLION CAR ENGINE NO: 1NZ-D5148080 CHASSIS NO: NZT260-3039315	CARICOM AUTO SALES
177	MARTIN SMITH	10.01.2024	LOT 548 ONDERNEEMING WEST BANK DEMERARA	HONDA VEZEL ENGINE NO: L15B-444081 CHASSIS NO: RU1-1209081	CARICOM AUTO SALES
178	NISHSHON FARLEY & DEENROY ST JULES	10.01.2024	LOT 3493 STEVEDORE SCHEME GEORGETOWN	TOYOTA HIACE ENGINE NO: 1TR-1649197 CHASSIS NO: TRH200-5024446	CARICOM AUTO SALES
179	ALICIA HENRY	10.01.2024	LOT 1575 DIAMOND HOUSING SCHEME EAST BANK DEMERARA	TOYOTA PREMIO CAR ENGINE NO:1NZ-D287413 CHASSIS NO: NZT260-3037653	CARICOM AUTO SALES
180	ONEIL ATKINS	10.01.2024	LOT 4169 BLOCK 111 PROVIDENCE EAST BANK DEMERARA	TOYOTA FIELDER CAR ENGINE NO: 1NZ-D440582 CHASSIS NO: NZE141-9112826	CARICOM AUTO SALES

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
181	EAN MC PHERSON	10.01.2024	LOT 21 PHASE THREE GOOD HOPE EAST COAST DEMERARA	TOYOTA FIELDER CAR ENGINE NO: 1NZ-D734000 CHASSIS NO: NZE141-9162279	CARICOM AUTO SALES
182	ANAND JAGDEO	10.01.2024	LOT 169 SECTION B NON PARIEL EAST COAST DEMERARA	TOYOTA HIACE ENGINE NO: 1TR-1414356 CHASSIS NO: TRH200-0195613	CARICOM AUTO SALES
183	ASAD SAHID	10.01.2024	LOT 238 SECOND FIELD CUMMINGS LODGE EAST COAST DEMERARA	TOYOTA AXIO CAR ENGINE NO: 1NZ-B697313 CHASSIS NO: NZE141-6159794	CARICOM AUTO SALES
184	RAJESH TULARAM & LATCHMI CHATTERGOON	10.01.2024	LOT 16 SECTION A NON PARIEL EAST COAST DEMERARA	TOYOTA PREMIO CAR ENGINE NO: 1NZ-E127401 CHASSIS NO: NZT240-0086909	CARICOM AUTO SALES
185	JOEL ADOLPH & MARIAH LONDON	10.01.2024	LOT 30 FARM EAST BANK DEMERARA	TOYOTA PREMIO CAR ENGINE NO: 1NZ-E291565 CHASSIS NO: NZT260-3124479	CARICOM AUTO SALES
186	ERON BOURNE	10.01.2024	LOT 336 BLOCK 22 WISMAR LINDEN	MITSUBISHI CANTER ENGINE NO: 4M40-GA912 CHASSIS NO: FB70ABX-501869	CARICOM AUTO SALES
187	MARK GRITTEN & KAREN GRITTEN	10.01.2024	LOT 63 DURBAN BACKLAND GEORGETOWN	TOYOTA PREMIO CAR ENGINE NO: 1NZ-C119450 CHASSIS NO: NZT240-0086533	CARICOM AUTO SALES
188	LINDEN OGLE	10.01.2024	LOT 488 A FIELD SOPHIA GEORGETOWN	TOYOTA AXIO CAR ENGINE NO: 1NZ-E411546 CHASSIS NO: NZE161-7058533	CARICOM AUTO SALES
189	DANIEL EMERSON	10.01.2024	LOT 164 NORTH LAMAHA SPRINGS NORTH RUIMVELDT GEORGETOWN	TOYOTA ALLION CAR ENGINE NO: 1NZ-8390123 CHASSIS NO: NZT260-3200379	CARICOM AUTO SALES
190	JAMAL RALPH & NOTOYER GILBERT	10.01.2024	LOT 526 KISKADEE DRIVE SOUTH RUIMVELDT GARDENS GEORGETOWN	TOYOTA PREMIO CAR ENGINE NO: 1NZ-D468513 CHASSIS NO: NZT260-3049886	CARICOM AUTO SALES

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
191	ALANA MARKS & TRISTON BOBB	10.01.2024	LOT 45 WISROC PARK WISMAR LINDEN	TOYOTA FIELDER CAR ENGINE NO: 1NZ-P881724 CHASSIS NO: NZE141-9188701	CARICOM AUTO SALES
192	DAVID ANDREWS	10.01.2024	LOT 42 BELFIELD HOUSING SCHEME EAST COAST DEMERARA	TOYOTA ALLION CAR ENGINE NO: 1NZ-E611499 CHASSIS NO: NZT260-3158612	CARICOM AUTO SALES
193	AKEEL FRANK	10.01.2024	LOT 81 ENMORE NORTH CHURCH STRET EAST COAST DEMERARA	TOYOTA PREMIO CAR ENGINE NO: 1NZ-D484988 CHASSIS NO: NZT260-3051007	CARICOM AUTO SALES
194	XAVIER FRASER	10.01.2024	LOT 41 PLUM PARK SOPHIA GREATER GEORGETOWN	TOYOTA FIELDER CAR ENGINE NO: 1NZ-D239529 CHASSIS NO: NZE141-9091719	CARICOM AUTO SALES
195	PRAKASH JAGDISH	10.01.2024	LOT 1802 BACK STREET WEST GRANT CORENTYNE BERBICE	TOYOTA FIELDER CAR ENGINE NO: 1NZ-E339066 CHASSIS NO: NZE161-7048018	CARICOM AUTO SALES
196	ORVILLE MILTON	10.01.2024	SILVER HILL LINDEN HIGHWAY	TOYOTA FIELDER CAR ENGINE NO: 1NZ-D184162 CHASSIS NO: NZE141-9085271	CARICOM AUTO SALES
197	ALICSAH NELSON	10.01.2024	LOT 1181 BARE ROOT BACHELOR'S ADVENTURE EAST COAST DEMERARA	TOYOTA RUSH ENGINE NO: 3SZ-2434240 CHASSIS NO: J210E-0040329	CARICOM AUTO SALES
198	CLAUDETE DE FIGUEREDO	10.01.2024	LOT 290 ARRAMATTA PLACE LAMAHA GARDENS GEORGETOWN	TOYOTA AXIO CAR ENGINE NO: 2NR-8785289 CHASSIS NO: NRE161-0031234	CARICOM AUTO SALES
199	RAVESH BOODWAH	10.01.2024	LOT 954 BLOCK 8 TUSCHEN SCHEME EAST BANK ESSEQUIBO	TOYOTA RUSH ENGINE NO: 3SZ-8454113 CHASSIS NO: J210E-2002624	CARICOM AUTO SALES
200	LA QUAN JOSEPH	10.01.2024	LOT 4696 STEVEDORE POSTAL HOUSING SCHEME GEORGETOWN	TOYOTA FIELDER CAR ENGINE NO: 1NZ-E121721 CHASSIS NO: NZE161-7008897	CARICOM AUTO SALES

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
201	CURT WHARTON	10.01.2024	LOT 248 SAMANTHA POINT GROVE EAST BANK DEMERARA	TOYOTA AXIO CAR ENGINE NO: 1NZ-D676885 CHASSIS NO: NZE141-6156356	CARICOM AUTO SALES
202	ANTHONY PITT	10.01.2024	LOT 11 LAMAHA STREET QUEENSTOWN GEORGETOWN	TOYOTA ALLION CAR ENGINE NO: 1NZ-D627616 CHASSIS NO: NZT260-3065579	CARICOM AUTO SALES
203	DENACIA PAUL	10.01.2024	LOT 3 NORTON STREET GEORGETOWN	TOYOTA ALLION CAR ENGINE NO: 1NZ-E736681 CHASIS NO: NZT260-3150534	CARICOM AUTO SALES
204	CHEVONNE RICKFORD	10.01.2024	LOT 102 LALUNI STREET, QUEENSTOWN, GEORGETOWN	MITSUBISHI RVR CAR ENGINE NO: 4B10-00093626 CHASSIS NO: GA3W-0014333	HAND-IN-HAND TRUST CORPORATION
205	EON PEARSON	10.01.2024	LOT 9 ROXANNE BURNHAM GARDENS, GEORGETOWN	TOYOTA ALLION CAR ENGINE NO: 1NZC891233 CHASSIS NO: NZT260-3016601	HAND-IN-HAND TRUST CORPORATION
206	PRINCE MC FARLANE & NICKLET GREENE	10.01.2024	LOT 4468 PLANTATION WEST MINSTER, WEST BANK DEMERARA & LOT 4430 PLANTATION WEST MINSTER, WEST BANK DEMERARA	TOYOTA AXIO MOTOR VEHICLE ENGINE NO: 1NZ-E846387 CHASSIS NO: NZE161-7117801	DEMERARA BANK LIMITED
207	JOEL CHARLES	10.01.2024	LOT 15 FARM, MAHAICONY, EAST COAST DEMERARA	TOYOTA ALLION MOTOR VEHICLE ENGINE NO: 1NZ-E286530 CHASSIS NO: NZT260-3124221	DEMERARA BANK LIMITED
269	SASKEYA WILSON	11.01.2024	LOT 2 A VICTORIA ROAD PLAISANCE, EAST COAST DEMERARA	TOYOTA FIELDER CAR ENGINE NO: INZ-R185104 CHASSIS NO: NKE165-7067397	GUYANA PUBLIC SERVICECO-OPERATIVE CREDIT UNION LIMITED
270	JOSHUA DYALL	11.01.2024	LOT 686 BLOCK EE ECCLES, EAST BANK DEMERARA	TOYOTA ALLION CAR ENGINE NO: INZ-8208750 CHASSIS NO: NZT260-3192949	GUYANA PUBLIC SERVICECO-OPERATIVE CREDIT UNION LIMITED

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
271	CORDELL ENGLISH	11.01.2024	262 ONE MILE, WISMAR, LINDEN	TOYOTA FIELDER CAR ENGINE NO: 1NZ-E484335 CHASSIS NO: NZE164-7018279	CITIZENS BANK GUYANA INC
272	BRANDY GAIME	11.01.2024	LOT 743 LA PARFAITE HARMONIE, WEST BANK DEMERARA	MAZDA MOTOR CAR ENGINE NO: P5-30203048 CHASSIS NO: BM5FS-100118	CITIZENS BANK GUYANA INC
273	ALICIA CHAPMAN	11.01.2024	LOT 87 15A-15B, BLOCK 'X', BLADEN HALL EAST COAST DEMERARA	NISSAN X-TRAIL MOTOR CAR ENGINE NO: MR20-666209B CHASSIS NO: T32-502249	CITIZENS BANK GUYANA INC
274	VANESSA VENTURE	11.01.2024	LOT 15 STANLEYTOWN, WEST BANK DEMERARA	TOYOTA PREMIO CAR ENGINE NO: 1NZ-2644122 CHASSIS NO: NZT260-3144610	WILFRED BRANDFORD TRADING UNDER THE NAME,STYLE & FIRM OF CAR CARE ENTERPRISES
275	GLADWYN WALCOTT	11.01.2024	LEACOCK'S ESTATE, SOESDYKE, EAST BANK DEMERARA	TOYOTA FIELDER CAR ENGINE NO: 2NR-8867122 CHASSIS NO: NRE1610059739	WILFRED BRANDFORD TRADING UNDER THE NAME,STYLE & FIRM OF CAR CARE ENTERPRISES
276	RAYWATTIE FRANCE & FAZAL FRANCE	11.01.2024	LOT 30 B VIVE-LA-FORCE, WEST BANK DEMERARA	TOYOTA FIELDER CAR ENGINE NO: 1NZ-D797222 CHASSIS NO: NZE141-9176331	WILFRED BRANDFORD TRADING UNDER THE NAME,STYLE & FIRM OF CAR CARE ENTERPRISES
277	DELMAR ADAMS	11.01.2024	LOT 22 WALKER TERRACE WEST LA PENITENCE, GEORGETOWN	TOYOTA ALLION CAR ENGINE NO: 1NZ-D685105 CHASSIS NO: NZT260-3070930	WILFRED BRANDFORD TRADING UNDER THE NAME, STYLE & FIRM OF CAR CARE ENTERPRISES

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
278	MICHAEL MITCHELL	11.01.2024	P NELSON STREET, MOCHA, EAST BANK DEMERARA	HONDA VEZEL CAR ENGINE NO: L15B-4408533 CHASSIS NO: RU1-1208532	WILFRED BRANDFORD TRADING UNDER THE NAME, STYLE & FIRM OF CAR CARE ENTERPRISES
279	SHEMAR BASCOM & CEDRIC BASCOM	11.01.2024	LOT 264 KURU KURURU, SOESDYKE, LINDEN HIGHWAY, DEMERARA	TOYOTA FIELDER CAR ENGINE NO: 1NZ-E576869 CHASSIS NO: NZE161-7082268	WILFRED BRANDFORD TRADING UNDER THE NAME, STYLE & FIRM OF CAR CARE ENTERPRISES
280	COLIN BLAIR	11.01.2024	LOT 628 DIAMOND HOUSING SCHEME, EAST BANK DEMERARA	TOYOTA ALLION CAR ENGINE NO: 1NZ-7595748 CHASSIS NO: NZT260-3072858	WILFRED BRANDFORD TRADING UNDER THE NAME, STYLE & FIRM OF CAR CARE ENTERPRISES
281	DENZIL LOWENFIELD & KERON MC CARTHY	12.01.2024	LOT 49 BLOCK 4, EASTVILLE, ANNANDALE, EAST COAST DEMERARA & LOT 12 JOSEPH POLLYDORE STREET, LODGE, GEORGETOWN	VOLKSWAGEN JETTA 1.5 TSI MOTOR CAR ENGINE NO: CAX A85 690 CHASSIS NO: WVWZZZ16ZCM136463	HAND IN HAND TRUST CORPORATION INC
282	NAZIR HANIFF	12.01.2024	LOT 198 SINGH STREET SISTERS VILLAGE WEST BANK DEMERARA	JAGUAR XF ENGINE NO: 211114102111204PT CHASSIS NO: SAJAC05M0FPU65581	STELLAR FINANCINAL CORPORATION INC
283	JAGDESH SUENARINE	15.01.2024	LOT 50 COTTON TREE VILLAGE WEST COAST BERBICE	WRANGLER JEEP ENGINE NO: NJW265880 CHASSIS NO: 1C4HJCDN1JW265880	STELLAR FINANCINAL CORPORATION INC
284	JAMIE RAUSCH	15.01.2024	LOT 11 CAMP & NORTON STREETS, WERK-EN-RUST, GEORGETOWN	TOYOTA VITZ MOTOR VEHICLE ENGINE NO: 1KR-2108282 CHASSIS NO: KSP130-2233522	DEMERARA BANK LIMITED

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
285	HARRY NARINE	15.01.2024	LOT 499 SECTION 'A', BLOCK 'Y', GOLDEN GROVE, EAST BANK DEMERARA	TOYOTA PROBOX MOTOR VEHICLE ENGINE NO: 1NZ-8644500 CHASSIS NO: NCP165-0052453	DEMERARA BANK LIMITED
286	CHRISTOPHER BALDEO	15.01.2024	LOT 3 PUBLIC ROAD BARNWELL. EAST BANK ESSEQUIBO	TOYOTA RACTIS MOTOR CAR ENGINE NO: 1NZ-D793215 CHASSIS NO: NCP120-2002374	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
287	ESHWAR RAMROOP	15.01.2024	LOT 2 DOORN HAAG LEGUAN, ESSEQUIBO ISLAND	90 HP FORD TRACTOR ENGINE NO: 408516-3F17 CHASSIS NO: BD51928	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
288	RAMCHARRAN MOHAMED	15.01.2024	PARIKA BACK DAM, EAST BANK ESSEQUIBO	TOYOTA VAN ENGINE NO: 2TR-0442466 CHASSIS NO: TRH223-6016877 TOYOTA MINI-BUS ENGINE NO: 1TR-0063718 CHASSIS NO: TRH200-0002699	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
289	RAVINDRA FREDERICK	15.01.2024	LOT 1382 BLOCK 8 TUSCHEN, EAST BANK ESSEQUIBO	TOYOTA ALLION CAR ENGINE NO: INZ-A945717 CHASSIS NO: NZT240-0025948	INSTITUTE OF PRIVATE ENTERPRISE DEVELOPMENT LIMITED
290	NADIA KHEDOO	16.01.2024	LOT 760 6TH FIELD SOUTH WEST, CUMMINGS LODGE, EAST COAST DEMERARA	TOYOTA AXIO CAR ENGINE NO: 1NR-1036281 CHASSIS NO: NRE160-7018475	CITIZENS BANK GUYANA INC
291	CLIFFEL GARRAWAY	16.01.2024	LOT 7 SILVERTOWN HILL FOOT, WISMAR, LINDEN	NISSAN NOTE CAR ENGINE NO: HR12-127765A CHASSIS NO: E12-070305	CITIZENS BANK GUYANA INC
292	DAVID DUKE	16.01.2024	NO.40 VILLAGE, WEST COAST BERBICE	TOYOTA ALLION CAR ENGINE NO: 1NZ-D712465 CHASSIS NO: NZT260-3075682	HAND-IN-HAND TRUST CORPORATION

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293	WYETTE COLLIER-JOHNSON	16.01.2024	LOT 42 SECTION A, BLOCK Y GROVE, NEW SCHEME, EAST BANK DEMERARA	HONDA VEZEL ENGINE NO: L15B-3518959 CHASSIS NO: RU1-1018944	BANK OF GUYANA
294	RENITA JAMES & RYAN LOVELL	16.01.2024	MAHDIA REGION 8	TOYOTA HIACE CHASSIS NO: TRH 200-0182983	JAGS AUTO SALES
295	DAMALI SCOTT	16.01.2024	LOT 172 LAMAHA SPRINGS, GEORGETOWN	TOYOTA AXIO CAR ENGINE NO: 1NZ8521273 CHASSIS NO: NZE164-7058968	THE BANK OF NOVA SCOTIA

Commercial Registry,
High and Commerce Streets,
Georgetown.

Reza Manraj,
Registrar of Commerce.

(No. 245)

[redacted]

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
208	TORAN LALL & HEMNATH LALL	11.01.2024	LOT 23 HIBERNIA, ESSEQUIBO COAST	MASSEY FERGUSON TRACTOR ENGINE NO: LF21597FR8946 CHASSIS NO: 332235 REGISTRATION NO: 25735	REPUBLIC BANK (GUYANA) LIMITED
209	ANOOP NARINE	11.01.2024	LOT 20 SECTION 'F' LIMA SEA DAM, ESSEQUIBO COAST	MAZDA CAR ENGINE NO: P52049374B CHASSIS NO: BM5FP-407089	REPUBLIC BANK (GUYANA) LIMITED
210	JEFFERY BRATHWAITE	11.01.2024	LOT 121 HALF MILE, WISMAR, LINDEN	DAF CF-85 LORRY ENGINE NO: A112031 CHASSIS NO: XLRAD85MC0E952788	REPUBLIC BANK (GUYANA) LIMITED
211	DELROY JACOBS	11.01.2024	LOT 20 SECOND AVENUE BARTICA ESSEQUIBO RIVER	TOYOTA TACOMA (EXTRA CAB) PICKUP ENGINE NO: NOT SEEN CHASSIS NO: 5TFSZ5AN7HX108138	REPUBLIC BANK (GUYANA) LIMITED
212	COLLIS JAMES	11.01.2024	LOT 10 WATER STREET AGRICOLA, EAST COAST DEMERARA	TOYOTA HIACE MINI-BUS ENGINE NO: 1TR-0794993 CHASSIS NO: TRH200-0104903	REPUBLIC BANK (GUYANA) LIMITED
213	FABAYO MANIFOLD	11.01.2024	LOT 3289 SOUTH RUIMVELDT PARK GEORGETOWN	BMW CYCLE ENGINE NO: 13045977 CHASSIS NO: WB1018904EZY95426	REPUBLIC BANK (GUYANA) LIMITED
214	ANWAR MOHAMED	11.01.2024	LOT 207 NARINE STREET ANNANDALE NORTH EAST COAST DEMERARA	FORD PICKUP ENGINE NO: NOT SEEN CHASSIS NO: 1FTFX1EF0DKD92271	REPUBLIC BANK (GUYANA) LIMITED
215	SHIVNARINE RAMPHAL	11.01.2024	744 FOULIS HOUSING SCHEME, EAST COAST DEMERARA	TOYOTA FIELDER CAR ENGINE NO: 1NZ-C738008 CHASSIS NO: NZE141-9041939	REPUBLIC BANK (GUYANA) LIMITED

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
216	ALESHAW RICHMOND	11.01.2024	LOT 43 BENT STREET WERK-EN-RUST GEORGETOWN	NISSAN NOTE CAR ENGINE NO: NOT SEEN CHASSIS NO: E12-007976	REPUBLIC BANK (GUYANA) LIMITED
217	JULIA SMALL	11.01.2024	LOT D BEST VILLAGE WEST COAST DEMERARA	TOYOTA SIENTA CAR ENGINE NO: 1NZ-E578235 CHASSIS NO: NCP81-5207133	REPUBLIC BANK (GUYANA) LIMITED
218	SHANNIA WILLIS	11.01.2024	LOT 48 WILLIS STREET BUXTON FRONT, EAST COAST DEMERARA	TOYOTA VITZ CAR ENGINE NO: 1NR-1482125 CHASSIS NO: NSP130-2079471	REPUBLIC BANK (GUYANA) LIMITED
219	COLVILLE CALIXTE	11.01.2024	LOT 17 DAHLIA STREET WISMAR LINDEN	TOYOTA CAR ENGINE NO: 1NZ-E338695 CHASSIS NO: NZE164-7011325	REPUBLIC BANK (GUYANA) LIMITED
220	MELANA JACKSON	11.01.2024	PLOT 2 UPPER HADFIELD STREET, GEORGETOWN	TOYOTA CAR ENGINE NO: NOT SEEN CHASSIS NO: J200E-2001193	REPUBLIC BANK (GUYANA) LIMITED
221	GITANJALI SARJOO	11.01.2024	LOT 76 STEWARTVILLE HOUSING SCHEME, WEST COAST DEMERARA	NISSAN CAR ENGINE NO: MR20-4396288 CHASSIS NO: NT31-317746	REPUBLIC BANK (GUYANA) LIMITED
222	HARDEO CHALLITAR	11.01.2024	LOT 10 BACK STREET GRANT 1803 CRABWOOD CREEK CORENTYNE BERBICE	TOYOTA CAR ENGINE NO: 1NZ-C878116 CHASSIS NO: NCP110-0009115	REPUBLIC BANK (GUYANA) LIMITED
223	ROHINI DEVI GOBERDHAN & KRISHNA SAMAROO	11.01.2024	LOT 118 SECTION B, NO.71 VILLAGE, CORENTYNE BERBICE	TOYOTA MOTOR CAR ENGINE NO: 5AG-521949 CHASSIS NO: AT212-0006346	REPUBLIC BANK (GUYANA) LIMITED
224	KOMAL PRASHAD PARSUDIAL & JASMATI BASDEO	11.01.2024	LOT 132 NO. 0 VILLAGE, CORENTYNE BERBICE	TOYOTA MOTOR CAR ENGINE NO: 1NZ-A246609 CHASSIS NO: NZE121-3073603	REPUBLIC BANK (GUYANA) LIMITED

BILL OF SALE NUMBER	NAME	DATE OF FILING	ADDRESS	PARTICULARS	INSTITUTION
225	PARMANAND ALVIN	11.01.2024	LOT A 9 BATH SETTLEMENT, WEST COAST BERBICE	TOYOTA CAR ENGINE NO: 1NZ-D764926 CHASSIS NO: NZE141-9170855	REPUBLIC BANK (GUYANA) LIMITED
226	BISNARINE BASDEO	11.01.2024	NO 2 SCHEME S/AREA BLAIRMONT, WEST BANK BERBICE	TOYOTA CAR ENGINE NO: 1NZ-E394165 CHASSIS NO: NZE161-7055761	REPUBLIC BANK (GUYANA) LIMITED
227	RAMESHWAR RAMLALL	11.01.2024	LOT 64 D BUSH LOT VILLAGE WEST COAST BERBICE	MASSEY FERGUSON TRACTOR ENGINE NO: 31240-U567396X CHASSIS NO: 5013B45105	REPUBLIC BANK (GUYANA) LIMITED
228	LOTOYA BAIRD	11.01.2024	LOT 145 ADAMS ROAD, SOESDYKE, EAST BANK DEMERARA	NISSAN CAR ENGINE NO: HR12-130035A CHASSIS NO: E12-073256	REPUBLIC BANK (GUYANA) LIMITED
229	BALRAM BALDEO	11.01.2024	LOT 1 A GROVE SIDE LINE DAM EAST BANK DEMERARA GUYANA	TOYOTA CAR ENGINE NO: 1NZ-E252537 CHASSIS NO: NZE161-7080313	REPUBLIC BANK (GUYANA) LIMITED
230	HAYMWATTIE BANSRAJ-JAIRAM & SIRAM JAIRAM	11.01.2024	LOT 168 HOUSING SCHEME POMONA VILLAGE ESSEQUIBO COAST	MAZDA CAR ENGINE NO: P5-20227879 CHASSIS NO: BM5FP-104963	REPUBLIC BANK (GUYANA) LIMITED
231	DOMINIQUE DOUGLAS	11.01.2024	LOT E3 KWAKWANI PARK BERBICE RIVER	TOYOTA CAR ENGINE NO: 1NZ-D236874 CHASSIS NO: NZE141-9091393	REPUBLIC BANK (GUYANA) LIMITED
232	SEAN GRIFFITH	11.01.2024	LOT 4654 RASVILLE ROXANNE BURNHAM GARDENS GEORGETOWN	HONDA CAR ENGINE NO: L15B-3509260 CHASSIS NO: RU1-1009245	REPUBLIC BANK (GUYANA) LIMITED

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233	LOIS MC PHERSON	11.01.2024	LOT 117 MAIN STREET HOPETOWN VILLAGE WEST COAST BERBICE	HONDA CAR ENGINE NO: L15B-3302105 CHASSIS NO: RU2-1002105	REPUBLIC BANK (GUYANA) LIMITED
234	GANJADAY RAMKISSOON AND KAMPTA BAJJAN	11.01.2024	LOT 36 CRAIG VILLAGE BUZZ BEE DAM EAST BANK DEMERARA	TOYOTA CAR ENGINE NO: 1AZ-4141380 CHASSIS NO: ACA21-0012721	REPUBLIC BANK (GUYANA) LIMITED
235	SHAWN SANSCULOTTE	11.01.2024	LOT 13 BURNHAM DRIVE WISMAR LINDEN	TOYOTA CAR ENGINE NO: 1NZ-D692812 CHASSIS NO: NZT260-3072323	REPUBLIC BANK (GUYANA) LIMITED
236	TERRICK SIMMONS	11.01.2024	COOMACKA MINES UPPER DEMERARA RIVER	TOYOTA CAR ENGINE NO: 1NZ-E108866 CHASSIS NO: NZE161-7003692	REPUBLIC BANK (GUYANA) LIMITED
237	ELSON WHYTE	11.01.2024	LOT 750 SECTION B BLOCK X DIAMOND EAST BANK DEMERARA GUYANA	MAZDA CAR ENGINE NO: P5-20490134 CHASSIS NO: BM5FP-406898	REPUBLIC BANK (GUYANA) LIMITED
238	LENNY MOSES	11.01.2024	MASSARA VILLAGE NORTH RUPUNUNI REGION #9	TOYOTA MINIBUS ENGINE NO: 1TR-0003393 CHASSIS NO: TRH112-0001814	REPUBLIC BANK (GUYANA) LIMITED
239	SHAEMAR BARNES & JOSEPH BARNES	11.01.2024	BLUBERRY HILL WISMAR LINDEN BLUEBERRY HILL SQUATTING AREA WISMAR LINDEN	TOYOTA CAR ENGINE NO: 1NZ-E793439 CHASSIS NO: NZT260-3153542	REPUBLIC BANK (GUYANA) LIMITED
240	TEESHA MANGRA-SINGH	11.01.2024	LOT 2470 BLOCK 8 TUSCHEN EAST BANK DEMERARA	HONDA MOTOR CAR ENGINE NO: L15B-5559170 CHASSIS NO: RU1-1309160	REPUBLIC BANK (GUYANA) LIMITED

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241	SHAKA JORDAN	11.01.2024	LOT 10 A BELLA DAM POUDEROYEN WEST BANK DEMERARA	TOYOTA CAR ENGINE NO: 1NZB 370845 CHASSIS NO: NZT240-5007304	REPUBLIC BANK (GUYANA) LIMITED
242	NOEL ADAMS	11.01.2024	LOT 46 WEST LA PENITENCE HOUSING SCHEME GEORGETOWN	TOYOTA MINI-BUS ENGINE NO: 1TR-8296412 CHASSIS NO: TRH200-0124790	REPUBLIC BANK (GUYANA) LIMITED
243	LATRELL STEWART	11.01.2024	LOT 627 SECTION B PATTENSEN GREATER GEORGETOWN	TOYOTA CAR ENGINE NO: 1NZ-D964556 CHASSIS NO: NZE141-3013626	REPUBLIC BANK (GUYANA) LIMITED
244	RYAN SHEORAJ	11.01.2024	3 CHATEAU MARGOT EAST COAST DEMERARA	NISSAN CAR ENGINE NO: MR20-183323B CHASSIS NO: NT31-225074	REPUBLIC BANK (GUYANA) LIMITED
245	FAWN RODNEY	11.01.2024	LOT 104 REPUBLIC DRIVE 2ND BLDG TRIUMPH EAST COAST DEMERARA	TOYOTA CAR ENGINE NO: 1NZ-D692466 CHASSIS NO: NZT260-3072281	REPUBLIC BANK (GUYANA) LIMITED
246	VICKANAND MALCOME & LEAH MALCOME	11.01.2024	LOT 51 ENMORE PASTURE EAST COAST DEMERARA	TOYOTA CAR ENGINE NO: 1NZ-D736352 CHASSIS NO: NZT260-3079466	REPUBLIC BANK (GUYANA) LIMITED
247	ASHLEY FIFFEE	11.01.2024	LOT 6 OGLE FRONT EAST COAST DEMERARA	TOYOTA CAR ENGINE NO: 1KR-1406042 CHASSIS NO: KSP130-2087725	REPUBLIC BANK (GUYANA) LIMITED
248	COLIN DEY & NEICOLA DECEMBER	11.01.2024	LOT 27 COMPANY ROAD BUXTON SOUTH EAST COAST DEMERARA	MAZDA CAR ENGINE NO: P5-30210656 CHASSIS NO: BM5AP-100034	REPUBLIC BANK (GUYANA) LIMITED
249	TAMAULA CONWAY-GLASGOW	11.01.2024	LOT 60 REPUBLIC DRIVE TRIUMPH EAST COAST DEMERARA	TOYOTA CAR ENGINE NO: 1NR-8214209 CHASSIS NO: NRE160-7001592	REPUBLIC BANK (GUYANA) LIMITED

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250	WINSTON MUNROE	11.01.2024	LOT 12 LIVERPOOL VILLAGE, CORENTYNE, BERBICE	EUROPARD TRACTOR ENGINE NO: A498BT-X13133245 CHASSIS NO: FTTC2A44CDW000531 REGISTRATION NO: 28855	REPUBLIC BANK (GUYANA) LIMITED
251	SHANELLA MONROE & SHAWN LOVELL	11.01.2024	LOT 32 SECOND STREET LIVERPOOL VILLAGE CORENTYNE BERBICE	TOYOTA CAR ENGINE NO: 1NZ-E226723 CHASSIS NO: NZE161-7030329	REPUBLIC BANK (GUYANA) LIMITED
252	NAZIR AZIMULLA	11.01.2024	LOT 102, JOHANNA SOUTH, BLACK BUSH POLDER, CORENTYNE, BERBICE	NEW HOLLAND COMBINE ENGINE NO: 520019 CHASSIS NO: 7A306 REGISTRATION NO: 18361	REPUBLIC BANK (GUYANA) LIMITED
253	TARAMATTIE BOODHO	11.01.2024	24 BLOCK 50 STANLEYTOWN, NEW AMSTERDAM, BERBICE	MITSUBISHI LORRY ENGINE NO: 4D33-F98870 CHASSIS NO: FE517BD427093	REPUBLIC BANK (GUYANA) LIMITED
254	JERMAINE REID	11.01.2024	LOT 28 PUBLIC ROAD BAGOTSTOWN GEOGETOWN GUYANA	TOYOTA CAR ENGINE NO: 1NZ-D876612 CHASSIS NO: NZT260-3097134	REPUBLIC BANK (GUYANA) LIMITED
255	SYDNEY PRINCE	11.01.2024	LOT 1 ELECTRA HOUSING SCHEME NIMES WEST BANK DEMERARA	HONDA CAR ENGINE NO: L15B-5554190 CHASSIS NO: RU11304184	REPUBLIC BANK (GUYANA) LIMITED
256	CRAWFORD PESTANO	11.01.2024	LOT 57 HELENA #1 MAHAICA EAST COAST DEMERARA	TOYOTA CAR ENGINE NO: 1NZ-E179930 CHASSIS NO: NZE181-6001093	REPUBLIC BANK (GUYANA) LIMITED
257	RANDY PANCHU	11.01.2024	LOT 7 RAILWAY LINE CLONBROOK EAST COAST DEMERARA	TOYOTA CAR ENGINE NO: 1NZ-9070142 CHASSIS NO: NZT260-3223722	REPUBLIC BANK (GUYANA) LIMITED

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258	NICKEL LINDIE	11.01.2024	LOT 99 CC, ECCLES, EAST BANK DEMERARA	TOYOTA CAR ENGINE NO: 1NZ-E596215 CHASSIS NO: NZE164-7023789	REPUBLIC BANK (GUYANA) LIMITED
259	SEAN HARRYPERSAUD	11.01.2024	LOT 'A' DE KENDREN CANAL NO.1 POLDER WEST BANK DEMERARA	TOYOTA CAR ENGINE NO: 1NZ-E293443 CHASSIS NO: NCP131-2015493	REPUBLIC BANK (GUYANA) LIMITED
260	SAMANTHA GONSALVES	11.01.2024	LOT 21 STONE AVENUE CAMPBELLVILLE GEORGETOWN	TOYOTA MOTOR CAR ENGINE NO: 1NZ-F121628 CHASSIS NO: NZT260-3188847	REPUBLIC BANK (GUYANA) LIMITED
261	SHEMAR FERRIER	11.01.2024	LOT 1060 B FIELD SOPHIA GEORGETOWN	TOYOTA CAR ENGINE NO: 1NZ-D723182 CHASSIS NO: NZT260-3077055	REPUBLIC BANK (GUYANA) LIMITED
262	JAMAAL DUNCAN	11.01.2024	LOT 1127 CANE PLACE SOUTH RUIMVELDT PARK GEORGETOWN	HONDA CAR ENGINE NO: LEB-HI-5064765 CHASSIS NO: RU3-1114751	REPUBLIC BANK (GUYANA) LIMITED
263	STEVE DEONARAIN	11.01.2024	LOT 3 STRAND NEW AMSTERDAM BERBICE	TOYOTA CAR ENGINE NO: 1NZ-E116488 CHASSIS NO: NZE161-7007553	REPUBLIC BANK (GUYANA) LIMITED
264	KATHLEEN BRISTOL	11.01.2024	BLOCK XXX PARCEL 242 PART OF PLANTATION NON PARIEL, EAST COAST DEMERARA	TOYOTA CAR ENGINE NO: 3SZ-2634259 CHASSIS NO: J200E-2001872	REPUBLIC BANK (GUYANA) LIMITED
265	QUASIE BOWEN	11.01.2024	LOT 150 FIELD 5 SECTION A SOUTH SOPHIA GEORGETOWN	TOYOTA CAR ENGINE NO: 3ZR-C156644 CHASSIS NO: ZSU60-0129658	REPUBLIC BANK (GUYANA) LIMITED

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266	JACKLYN BOODIE	11.01.2024	LOT 90 FREEMAN STREET EAST LA PENITENCE GEORGETOWN	AUDI CAR ENGINE NO: NOT SEEN CHASSIS NO: WAUZZZ8V1G1088852	REPUBLIC BANK (GUYANA) LIMITED
267	VONETTE SMITH & JULIA SMITH	11.01.2024	LOT 184 THIRD STREET, SILVERTOWN, WISMAR, LINDEN	TOYOTA CAR ENGINE NO: NOT SEEN CHASSIS NO: KGC30-0144132	REPUBLIC BANK (GUYANA) LIMITED
268	REHUM LEACOCK	11.01.2024	LOT 137 THIRD PHASE HOUSING SCHEME KWAWKANI BERBICE RIVER	TOYOTA CAR ENGINE NO: 1NZ-E238455 CHASSIS NO: NZE161-7044664	REPUBLIC BANK (GUYANA) LIMITED

Commercial Registry,
High and Commerce Streets,
Georgetown.

Reza Manraj,
Registrar of Commerce.

(No. 246)