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STATE PENSION CREDIT DISPUTE DECISION

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To: Ms Joanna Gordon
 State Pension Credits Disputes Team
 Northern Ireland Pension Service
 Box 42
 Limavady
 BT49 4AN

Your Reference: YH615974D

Dear Ms Gordon,

RE: STATE PENSION CREDIT DISPUTE DECISION

Thank you for your letter dated July 9th 2019.

With reference to the "**legal letter**" referred to in the second paragraph from the end of your July 9th 2019 letter to me,

a scanned copy of which I have posted at www location

<http://www.humanrightsireland.com/LawyerBrendanGlynn/9July2019/Letter.htm> ,

it is my understanding that law firm of **Patrick Hogan & Co** (Ballinasloe, County Galway, Republic of Ireland) sent a letter to the **Northern Ireland Pension Service** (dated May 27th 2019) confirming that I had received loans over a period of several years -- amounting to a total of approximately **€98,850** to date -- from my brother (**Gerald Finnerty**) and my half-sister (**Marjorie Dolan**). In case you might not be aware of it, please know that a scanned copy of the **May 27th 2019** Patrick Hogan & Co letter can be viewed at:

<http://www.humanrightsireland.com/GeraldFinnerty-MarjorieDolan/17June2019/RegisteredLetter.htm>

Should it be so, it would be much appreciated if you could please confirm that the above-mentioned "**confirmation letter**" from Patrick Hogan & Co dated May 27th 2019, is all that you need from me just now in order to proceed with resolving the dispute relating to the decision to cancel my Pension Credit payments on March 21st 2019.

A number of uncertainties relating to all this have arisen for me in that shortly after accidentally discovering (from my bank statements) that my Pension Credit payments had suddenly stopped being paid at the end of last March -- without warning and without explanation -- I spoke with a man named **Louis** (on May 1st 2019) at the **Belfast Jobs & Benefits Office** (107 Great Victoria Street, Belfast, BT2 7AG). As I recall it, and assuming I understood him correctly, Louis advised me that -- without any undue delay -- I would need to provide the Pension Service with a "**legally binding agreement**" regarding the €98, 850 loans referred to above: while keeping in mind that, by way of a possible "**knock-on**" effect, my **Housing Executive Benefit** payments for the address I am now living at might also be **automatically** cancelled (without warning) in the wake of my Pension Credit cancellation. A scanned copy of the note Louis kindly provided me with towards the end of my meeting with him on May 1st can be viewed at:

<http://www.humanrightsireland.com/GeraldFinnerty-MarjorieDolan/13May2019/RegisteredLetter.htm>

As a direct consequence of my acting on the advice from Louis referred to in the paragraph immediately above, I have recently received a letter dated July 9th 2019 (forwarded to me by my half-sister) from **Mr Brendan Glynn B.B.S., LL.B** at Patrick Hogan & Co, in which he confirms his willingness to proceed with the job of producing the "**legally binding agreement**" in question. However, due to the introduction of **Regulation SI No. 375/2012** in the Republic of Ireland, the process is now much more complex, and no doubt much more expensive I suspect, than it used to be. Additional information on this matter can be found in the scanned copy of the Patrick Hogan & Co July 9th 2019 letter at:

<http://www.humanrightsireland.com/LawyerBrendanGlynn/9July2019/Letter.htm>

All things considered, and as I trust you will understand, I am at present wondering if you will still be requiring the "**legally binding agreement**" ?; which, on May 1st 2019, Louis (referred to above) strongly suggested I should provide the Northern Ireland Pension Service with as soon as I possibly could.

I look forward to receiving your answer to the "**legally binding agreement**" question I have raised in the paragraph immediately above.

Yours sincerely,

William Finnerty.

Web Site: <http://www.humanrightsireland.com>

FACEBOOK Timeline:

<https://www.facebook.com/william.finnerty.3>

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