

IRL DEFRAUDED
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MX Justice XXXXXXXXXXXXX
The High Court
Four Courts
Inns Quay
Dublin 7
Ireland

Sent by email (address removed)

November 5, 2025

Dear MX Justice XXXXXXX

I write in connection with research for an upcoming documentary regarding banking frauds in Ireland, the Irish Banking Inquiry and the litigation between Ms Lorraine Morris, Solicitor (Ireland, England & New York) and the Houses of the Oireachtas Commission, in which I understand you acted as Senior Counsel prior to your judicial appointment.

It is my intention to ensure all representations in our reporting are accurate and based on verifiable facts, and I respectfully request your assistance by responding to the questions below.

Please be assured these questions are posed in a spirit of responsible journalism and inquiry, and not for the purpose of adversarial dispute.

1. When were you engaged to represent the House of the Oireachtas Commission (and potentially the State Claims Agency) as Senior Counsel in the above matter?
2. We understand that Mr Joe O' Malley of Hayes Solicitors retained you for this engagement? Is this correct?

Conflicts of Interest

3. Considering the sensitivity of this litigation that profoundly impacts the State, Irish banks (including Ulster Bank), global auditors, Irish and UK regulators and of course in Ms Morris' view, the victims of the banks' fraudulent activities, did Mr O'Malley ask the usual questions of you to ascertain whether you were subject to any personal or professional conflicts of interest that may have impacted on your ability to act effectively and in accordance with the Bar of Ireland Code of Conduct?

For example, did Mr O'Malley ask you any or the following questions:

- (a) "Have you previously acted for or against any parties involved in this matter?"
- (b) "Are you currently involved in any litigation, or do you have any personal or professional interests related to this case?"
- (c) "Do you have any personal or familial relationships with any of the parties or witnesses involved in this case?"
- (d) "Do you have any financial interests or obligations that could be affected by the outcome of this case?"
- (e) "Have you previously represented or been involved in work relating to the any relevant government department, state body like the Central Bank of Ireland or agency involved in this litigation?"
- (f) "Are there any personal beliefs, political views, or moral considerations that could influence your objectivity in this case?"
- (g) "Are you currently handling any other cases or commitments that might affect your availability or impartiality?"
- (h) "Do you have access to any confidential information that could bias your judgment or influence your advice?"
- (i) "Have you been involved in any previous legal work, advice, or testimony that might present a conflict in this matter?"
- (j) "Would you be comfortable representing this client if a conflict of interest emerges later?"

I have no doubt you are aware that the purpose of these sort of questions is to ensure that you could perform your duties without partiality or compromised loyalty, safeguarding the integrity of the proceedings and avoiding scenarios in which the court process could be abused.

3. Our very cursory research on your background shows that you previously acted for the Central Bank of Ireland (CBI) and RTÉ. You were obviously on notice that Ms Morris' Protected Disclosures profoundly impacted on the CBI as she was tasked with investigating the CBI's role in the banking crisis. Did you disclose this conflict of interest to Hayes Solicitors and if not, why was this conflict not disclosed, as we expect it would likely disqualify you from acting?
4. We also note that you previously acted for RTÉ and it is RTÉ that broadcasted the false government press releases about Ms Morris, with no research or attempt to contact her, lending credence to Mr Senan Allen's fabricated report? Did you disclose this conflict of interest to Hayes Solicitors and if not, why was this conflict not disclosed?
5. We also note from public sources that your elevation to the High Court bench was delayed as you continued to "*act as government appointed facilitator of discussions concerning a new hospital consultant's contract*". Is it fair to surmise that much of your income was derived from government bodies, departments and state agencies, rendering it perhaps difficult to act in accordance with your professional codes regarding the litigation concerning Ms Morris (i.e. to refrain from misleading the Honourable Court as I understand is the duty and obligation of all barristers)?
6. Are there any personal or further professional conflicts of interest that you may have failed to disclose – e.g. do you have family members that are connected to banks, auditors, regulators, the national broadcaster – all clearly impacted by Ms Morris' Protected Disclosures to one degree or another?

General Questions

7. We understand that Mr Joe xxxxxx BL (now SC) acted as your Junior Counsel – is this correct?
8. We understand that you also previously worked on other cases (on occasion) for the Plaintiff's former Solicitor, Mr Felim O'Reilly – is this correct?
9. Was your client in this matter the Houses of the Oireachtas Commission, the State Claims Agency, or both?

Documentation and Information Supplied to Counsel by Hayes Solicitors

10. Do you believe today that the Defendant(s) and Hayes Solicitors provided you with all the necessary documentation and the appropriate instructions required to properly advise and draft pleadings in this case?
11. Did you receive and review the official transcripts of the interviews between Senan Allen SC and Ms Morris (conducted by Mr Allen) prior to your drafting (or supervising the drafting) of the Defence, the Affidavit of Verification and/or other pleadings?

12. If so, were you and MX XXXXXX BL (and later MX XXXXXXXXXX SC) in a position to examine and reconcile the contents of official transcripts with government press releases issued in September & October 2015 that bolstered the Senan Allen Report?

13. Were you and MX XXXXXX BL (and later MX XXXXXXXXSC) able to locate the evidence in the transcripts that proved that the press releases were fabricated or inaccurate?

*Note from our own careful review of the transcripts, **Mr Allen admitted** that no investigation took place (no review of conflict declarations, no review of Central Bank withholding and redactions etc), rendering the government press releases fundamentally false.*

14. Were you and MX XXXXXX BL (and later MX XXXXXXXX SC) made aware that certain of Ms Morris' Protected Disclosures were already externally substantiated prior to her issuance of proceedings against the State?

15. Were you and MX XXXXXXXX BL (and later MX XXXXXXXX SC) made aware that former Governor Patrick Honohan met with Ms Morris on 17 October 2015 and deemed her Protected Disclosures to be credible?

16. Were you and MX XXXXXXXX BL (and later MX XXXXXXXX SC) made aware that MX XXXXXXXX (a senior expert on the Expert Support Team) had resigned in solidarity with Ms Morris and had written to her stating that a number of the other experts were behind her – our research shows – “*Keep the faith – we are 100% behind you*” – and that Allen had refused to interview her or the others?

17. If you and MX XXXXXXXX BL did have all of the above information made available to you, as well as insight into the transcripts - do you (perhaps in hindsight) consider it professionally appropriate that a full Defence was drafted by you and submitted when it appears to have been drafted with a view to misleading the Honourable Court and simply to prolong litigation for an improper purpose?

18. Do you believe in hindsight that this could be viewed as an abuse of the court process as well as a breach of the State Litigation Principles, given again that litigation appears to have been prolonged for an improper purpose, which was to continue to bolster the fabricated Senan Allen Report and mislead Irish citizens?

19. If you did not have all of the above information made available to you, as well as insight into the transcripts – would you and MX XXXXXX SC (and perhaps MX XXXXXXXX SC) consider coming forward today to make a statement that you had in fact been misled by the Defendant and/or Hayes Solicitors prior to the drafting of the Defence, the Affidavit of Verification and the other pleadings?

20. We will proceed now on the basis that all counsel did have the information made available to you and that you reviewed and digested it and came to the conclusion that the government press release were indeed false. Accordingly, please confirm whether you drafted, supervised the drafting and/ or reviewed the Affidavit of Verification sworn by Mr Peter Finnegan, former Clerk of the Dáil in July 2019, (now stepped down from his position – you will note the questions forwarded to him earlier this year at www.irldefrauded.com/research).

21. In May 2015, Ms Elaine Gunn who has recently replaced Mr Finnegan as Dáil Clerk authored a report in which Ms Morris was also slandered. Were you made aware of that Gunn Report and Ms Morris' objections to the false statement about her?

22. During the drafting or review of this Affidavit of Verification (which from research falsely maintains no retaliation against Ms Morris as well as other falsehoods), were you aware of any risk that Mr Finnegan could in fact not truthfully swear its contents, or he would be placed in a position of potential perjury, (in which he was placed in our opinion)?

23. Was it a pre-agreed strategy that Ms Morris would be put off by the full Defence as well as deliberately not having sight of this Affidavit of Verification as she would have immediately called out Finnegan on his perjury? Were you aware that she did not have sight of it until it arrived in a DSAR response from the State Claims Agency in early 2025?

24. Was it agreed in advance by Ms Morris' state funded opposition that mediation would be offered rendering the matter of the meritless Defence and false Affidavit closed (assuming Ms Morris was willing to accept the fabricated Senan Allen Report would remain on the official government record as Mr Rogers inappropriately advised her to accept)?

25. It appears from our research that in May 2019, (28 May 2019) it was openly discussed by Michael McGrath TD (then Minister for Public Expenditure & Reform and Member of the Joint Committee of Inquiry into the Banking Crisis) that the banks were **insolvent** long before the Banking Inquiry and that there was a reference to *bankers hoodwinking* the Joint Committee with their evidence and the possibility of repealing the promissory note etc. Were you aware of these ongoing discussions, prior to concluding the drafting of the meritless Defence and the false Affidavit of Verification?

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Your Approach re Mediation

(Note Ms Morris has received legal advice that confidentiality provisions of the Mediation Agreement – not shared in advance – do not apply in the event the mediation was invoked with a view to concealing fraudulent activities, which applies in this case).

26. It appears from our research that both the Defence and Affidavit were filed in July 2019 after these open discussions reference above in the Dáil. Following this, you are understood to have encountered the Plaintiff's former Solicitor, Mr Felim O'Reilly near the Four Courts. Is this accurate and would you be in a position to confirm that during this encounter you suggested that the litigation should be resolved by mediation? Was that influenced by ongoing discussions about the bankers hoodwinking the Joint Committee?

27. What informed your recommendation for mediation so soon after drafting, reviewing and signing the Defence and Affidavit of Verification?

28. Did your recommendation hinge on Mr Rogers SC being able to delay the mediation conference for as long as possible, denying discovery and persuade Ms Morris that a fabricated report about her should remain on the official government record to continue to mislead the public?

29. Was it influenced by your awareness that some or all of the Plaintiff's Protected Disclosures had, in fact, already been substantiated or were regarded by you as truthful and capable of substantiation? The distinction is considered essential for our documentary research.

30. Case files indicate that the Plaintiff agreed to mediation immediately, but her legal representatives delayed notifying the opposing side for several months (until October 2019), which marked the continuation of serious and ongoing delays that were compounded further over time. Was this a pre-agreed strategy to your knowledge?

31. The mediation eventually took place in May 2022 - after 34 months. Are you aware of this extensive delay despite your having been elevated to the High Court in the meantime and during your own legal career, have you ever encountered similar or longer delays before mediation could commence? Do you have insight into the reasons for such delays?

32. After your promotion to the High Court, it appears that you were replaced in the case by MX XXXXX SC, leading to further procedural delay while MX XXXXXX SC had to read in on the file. Could you confirm the date of your judicial appointment and subsequent replacement and whether MX XXXXXXX SC had access to all the information and instructions alluded to above?

33. Had you ever been informed that Mr Rogers SC proposed Mr Dermot Gleeson SC, former chairman of AIB Bank plc, as a potential mediator?
34. If so, do you consider this to have been an unusual proposal given the subject-matter of the litigation?
35. Have you ever encountered Mr Gleeson SC acting as mediator during your time in legal practice?
36. Since Parliamentary records reflected open discussion at Finance Committee meetings in 2019 regarding the insolvency of Irish banks well prior to September 2008, this supports the contention that fundamentally false testimony was given by Mr Gleeson and others at the Banking Inquiry. Were you aware of any such matters or disclosures at the time of your involvement in Ms Morris' litigation?
37. Did you participate at all in the drafting of the position paper for mediation – which based on our research is **laden with falsehoods** that are easily proven?
38. If you were aware or on notice generally of any of the factual matters we are raising, do you consider it appropriate for any Judge to adjudicate on matters affecting borrowers who drew down funds from institutions that may have been insolvent at the time of drawdown – rendering the loans void?
39. Aside from the defendant coming to mediation with no intent to solve this case our research shows that the Plaintiff refused to allow what she considered to be a fabricated report about her to remain on the public record. She sought to withdraw from mediation after a 34 month wait, as was her right (but the mediation agreement was withheld from her until the end of the meeting so she was not appropriately advised). While bullied into putting in a number by Mr Rogers SC – fundamentally she refused to be co-erced into accepting the false report without even knowing at that time the extent of the activities that the report was intended to conceal. Do you consider the Plaintiff's position correct in insisting on the removal of Senan Allen's Report as false and misleading material - in view of the fact that her Protected Disclosures were and are truthful and the false Allen Report misleads the public?
40. Finally, with the ongoing emergence of significant evidence of swap and mortgage frauds involving Irish banks, non-banks and credit servicers, into the public domain as well as discussions related to the false testimony that was routinely provided to the Joint Committee during the Banking Inquiry, what was/is your own professional knowledge of these matters during - firstly your role in Ms Morris' litigation and secondly, since your elevation to the judiciary?
41. Do you believe it is fair and just for litigants to present cases before judges who may be on notice of potentially extensive false testimony by bankers, auditors, and regulators at such a public inquiry?

42. Is there any additional matter of relevance that you wish to communicate or to suggest to assist with our inquiries?

43. Would you be prepared to consider a brief on-camera interview to discuss any of the points raised for documentary purposes? If so we will pass your name on to the documentary team who will make the final decision.

44. In our research, we note that Mr Allen in official transcripts admonished Ms Morris for “*leaving avian flu behind in Bank of Ireland*”, an entity that became the client of Ms Morris’ private practice for several years, following her departure. In delving further, we carefully verified Ms Morris’ credentials in the U.S., U.K. and in Ireland. We uncovered two exemplary references for Ms Morris from two senior Irish female legal professionals ***from the Bank of Ireland Group*** of impeccable standing and we have copied them below for your information. Do you have any reason to believe that Mr Allen was doing anything during his review other than attempting to intimidate (i.e. retaliate against) Ms Morris and pressurise her into withdrawing her Protected Disclosures?

For completeness and transparency, I would also welcome your comments on the ethical and professional obligations arising in the situations outlined, particularly with reference both to the Bar Council of Ireland’s Code of Conduct and prevailing judicial standards.

Please advise if you wish to supply any statement at this juncture or whether you need any supporting documentation, context or further information. If we do not hear from you within seven days, we will accept that you do not wish to make any statement and we reserve the right to publish the research questions without further notice.

Thank you in advance for your thoughtful consideration. Please feel free to share this correspondence with Mr xxxx xxxxxx SC and Ms xxxxxxxx xxxxxx SC although we intend to write to each of them separately in due course.

Yours sincerely

Sent by email without signature

Martin O’Cianain

References Emanating from Two Senior Professionals in the Bank of Ireland Group

XXXX XXXXXX*

Former Head of Legal, Corporate Banking, Bank of Ireland Group

Now XXXXXX, XXXXXXXXXX & XXXXXXXX LLP; Author of XXXXXXXXXXXXXXXXXXXX – XXXXXXXXXXXX (XXXXXXXX XXXX)

"I have known Lorraine Morris since 2001 when we were colleagues within the Capital Markets division of the Bank of Ireland Group.

At the time, Lorraine was Head of Legal at Global Markets while I was Head of Legal at Corporate Banking.

I respect Lorraine's character enormously, together with her unerring instinct to take the right course when a sensitive legal or ethical issue presents.

I trust Lorraine completely and, based on my extensive dealings with her over more than a decade, believe that her honesty and truthfulness are beyond doubt."

XXXXXX XXXXXXXX, SC*¹

Senior Counsel and Mediator

Specialist in Banking, Finance, Administrative and Professional-negligence law

Now - Member of XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX

"I have known Lorraine Morris for over ten years ...since her time working in Bank of Ireland Group Treasury.

Among her peer group, excellent technical skills are assumed....Lorraine is extremely cognisant of the need, not merely to provide legal advice, but to place that advice in a commercial context.

Importantly, in my dealings with her, I have found Lorraine to be extremely cognisant of her client's reputational requirements, an always important issue when advising regulated clients.

Lorraine's integrity, independence and objectivity are key attributes that she brings to bear on both her personal and professional life."

* To be redacted prior to publication