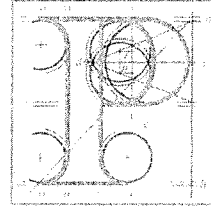


Our Case Number: ACP-323823-25



An
Coimisiún
Pleanála

Nora Fitzpatrick
Clarisford House
Woodpark
Newmarket on Fergus
Co. Clare

Date: 28 November 2025

Re: Derelict Site situated at: Apartment No 8 Willow House, Drumgeely, Shannon, Co. Clare
Apartment No 8 Willow House, Drumgeely, Shannon, Co. Clare

Dear Sir / Madam,

An Coimisiún Pleanála has received your recent response to the letter issued to you on 3rd November 2025 in relation to the above-mentioned case. The contents have been noted.

If you have any queries in relation to the matter please contact the undersigned officer of the Commission at laps@pleanala.ie

Please quote the above mentioned An Coimisiún Pleanála reference number in any correspondence or telephone contact with the Commission.

Yours faithfully,

Kevin McGettigan

Kevin McGettigan
Executive Officer
Direct Line: 01-8737263

CD05

Tel	Tel	(01) 858 8100
Glaó Áitiúil	LoCall	1800 275 175
Facs	Fax	(01) 872 2684
Láithreán Gréasáin	Website	www.pleanala.ie
Ríomhphost	Email	communications@pleanala.ie

64 Sráid Maoilbhríde
Baile Átha Cliath 1
D01 V902

64 Marlborough Street
Dublin 1
D01 V902

From: John Tobin [REDACTED]
Sent: Monday, November 24, 2025 4:51 PM
To: LAPS <laps@pleanala.ie>
Subject: Fwd:

Caution: This is an **External Email** and may have malicious content. Please take care when clicking links or opening attachments. When in doubt, contact the ICT Helpdesk.

Dear Sirs,

Please see the attached.

Yours faithfully,

Nora Fitzpatrick

Woodpark
Newmarket on Fergus
Co. Clare

24 November 2025

An Coimisiún Pleanála
62 Marlborough Street
Dublin 1
D01 V902
REGISTERED POST

Email: iaps@pleanala.ie

Apartment No. 8 Willow House, Drungceely, Shannon, Co. Clare
Your Ref.: ACP-323823-25

Dear Sir/Madam,

In relation to the above matter, this is to acknowledge receipt of your letter of the 3rd inst

I wish to make the following observations on the comments of the Local Authority.

Title and Debt on the Property

Leasehold Folio – Apartment No. 8

The property is comprised in Folio CE2222I, and it is accepted that Michael Kennedy and Margaret Mulvihill still appear on the Folio as registered owners.

As previously advised to the Council, my late husband, Anthony J. Fitzpatrick, purchased the property in 2010 for an amount equivalent to the redemption figure on the mortgage. Since that date, we have been in undisputed possession of the property and in receipt of the rents and profits therefrom.

In those circumstances, my late husband became the beneficial owner of the property and as the sole beneficiary of his estate, I became the beneficial owner of the property on the date of his death. Furthermore, on redemption of the mortgage, the title documents were delivered to my late husband's agent, which confirms our legal interest in the property.

Objection to Acquisition by CPO

On the notes under this heading, at 28.8.2005, it is stated "The Council wrote to Ms. Kennedy ...". This is a typographical error and should read "Ms. Fitzpatrick". The definition of owner in Section 15 of the Derelict Sites Act 1990 is not a legal definition of ownership and is therefore limited in its application. Section 15(2), this section does not apply to this property, as it refers to "...being entitled to dispose of the fee simple...". The title to this property is Leasehold and is therefore, not fee simple. In such circumstances, the Local Authority cannot rely on Section 15(2). Furthermore, this section of the Act also states "...and includes also a person who holds or is entitled to rents and profits...". My late husband and I have been in receipt of the rents and profits of the property for upwards of fourteen years.

The fact that I am not the registered owner does not preclude me from ownership. As set out above, I am the beneficial owner of the leasehold interest in the property.

1. Comment from Clare County Council

- a. With respect, the Council are not in a position to comment on the occupation of the property since 2010. They then make reference to "They own their own house...". This comment is not relevant. When I say that we were in occupation of the property, I mean that in the legal sense, that we were in undisputed possession of the property and were therefore in occupation in that sense. It has not been vacant for many years.
- b. It has been occupied since it was acquired by my late husband. It was occupied by a tenant, namely Theresa McDonald and her five children from 2006 to 2010 at a monthly rent of €250.00. I attach a photograph, taken in the apartment whilst she was in occupation. See letter of Theresa McDonald attached. It was occupied by another tenant, namely Marek Kepa from 2010 until the date of his death on the 1st November 2023. As evidence of tenancy, I attach proof of his address, to include Vodafone account, Electric Ireland account, HSE Medical Card and Specsavers letter. I also attach copy text messages between Marek Kepa and myself, which make reference to rent and occupation from 2019 to 2022.
- c. The property was let prior to the existence of the PRTB.
- d. The point made here by the Council is not correct. The agreement to acquire the property, was to acquire for an amount equivalent to the amount of the redemption figure of the mortgage.
- e. There is ample evidence that the agreement was concluded, as the loan was redeemed and the title documents were forwarded to my late husband.
- f. Section 15 of the Derelict Sites Act 1990 deals with the procedure taken by the Local Authority and their Notice of Intention to acquire derelict sites compulsorily. This section does not deal with objections.

Section 16 of the Act deals with objections to compulsory acquisition of derelict sites. Section 16(1) provides "any other persons upon whom notices of the proposed compulsory acquisition of a derelict site have been served, may, ...". As a notice party, I am entitled, under the provisions of the Act, to make an objection. It seems the County Council, in their comments, have conflated Section 15 and Section 16.

2. Comment from Clare County Council

- a. It is open to me to make an application to Tailte Eireann for title based on possession at any point.
- b. In relation to documentary evidence, please see earlier comments. I would remind you that we have been in possession of the title documents for upwards of fourteen years.
- c. It is noted that a copy of the Notice was sent to me and as outlined above, I am therefore entitled to make an objection.
- d. It is open to me to make an application to Tailte Eireann at any point.
- e. Stamp Duty can be paid at any time, subject to payment of interest and penalties.

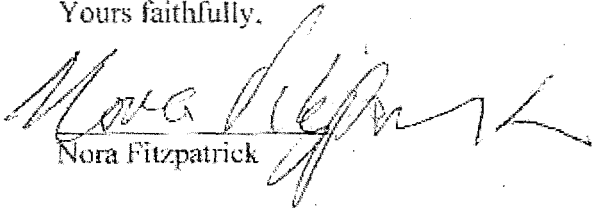
3. Comment from Clare County Council

- a. It is not agreed that the property is a derelict site under the provisions of the relevant legislation. It is noted that the Council make reference to a report in June 2025, but I have not been provided with a copy of same.
- b. The person, namely Marek Kepa, occupied the apartment up until the time of his death on the 1st November 2023. I attach letter of An Garda Siochana. He was in fact a tenant – see comments and documents provided above. I never made any reference to squatting and I never said "...he had squatted in the apartment...". I did make reference to the poor conditions, but this was a reference to the unkempt manner in which he kept the apartment and the conditions in which he lived.

I request An Coimsium Pleanala to refuse the compulsory acquisition of this site for the following reasons:

- I. The property is not derelict.
- II. The property has not been derelict for many years. See evidence provided above. I am, and was available at all times to engage with the Local Authority to solve any issues the Council may have with the property.
- III. Sufficient evidence has been provided and is available to show that I am the beneficial owner of the leasehold interest of the property by virtue of undisputed occupation, memorandum in writing, payment of consideration and possession of title deeds, which were handed over to my late husband by First Active Building Society, who held the mortgage on the property.

Yours faithfully,




Nora Fitzpatrick

An Garda Síochána



Shannon Garda Station,
Shannon, Co. Clare.

Teileafón/Tel: 061365900
Facs/Fax: 061365903

Bí linn/Join us  

Láithreán Gréasain/Web Site: www.garda.ie
Ríomh-phoist/Email:
...@garda.ie

21/11/25

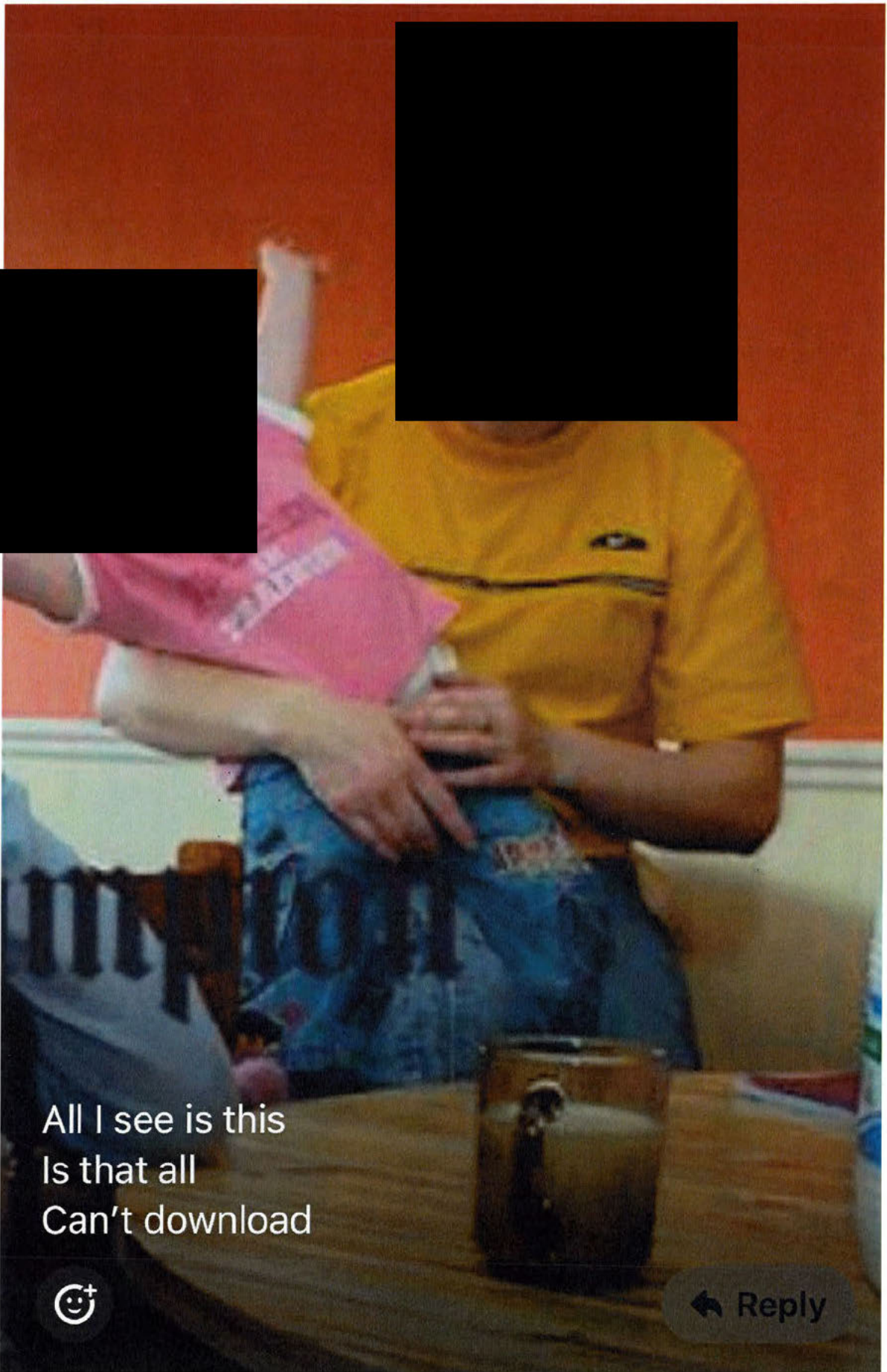
AI
OFFICE
21 NOV 2025
DIVISION
CLARE

To whom it concerns

I can confirm that on the 01/11/2023 Marek Kazimierz Kepa was found deceased in 8 Willow House Drumgeely, Shannon, Co. Clare. It was investigated by Shannon Gardai. He was reported deceased by his friend [REDACTED].

Forwarded for your attention please

Lorraine Quain Garda 32453a



All I see is this
Is that all
Can't download



← Reply

Theresa McDonald

Drumgeely
Drumgannon, Shannon
Co. Clare

I Theresa McDonald lived in Drumgeely apartments with my 5 children from approximately around 2006 to 2010. I paid Tony Fitzpatrick €50 per week cash in hand for the rent of the property, because I didn't have much money as I was on Social Welfare. Mr Tony Fitzpatrick and Mrs Nora Ryan Fitzpatrick were very good landlords and would give me shopping and clothing to help support my family and ensuring we had a foot over our head. I no longer live in Shannon Co. Clare and I have moved to the UK.

Theresa McDonald

24/11/2025

573 24



Upgrade Application Form

Connection Information

Application Type Personal
Subscriber Number [REDACTED]
Customer Number [REDACTED]
Promotion Code [REDACTED]
Application Reference [REDACTED]
Equipment Pack ID [REDACTED]
Handset [REDACTED]
IMEI [REDACTED]
SIM [REDACTED]
Customer ID [REDACTED]
Minimum Period 12 months
Agreement Date 29/08/2012

Customer Details

Full Name MAREK KEPA
Address 8 Willow House
 Drumgeely
 Shannon
 Co. Clare

Agent Details

Agent Code Z378
Sub Agent Code 213
PCC E5226
Agent Name Western Cellular
Agent Phone NONE

Service Options

Terms And Conditions

The information which I have supplied is true and complete. I confirm I have read the contract (and in particular Sections 2, 3, 4 and 10 and any additional terms and conditions applicable) and agree to comply with it. In particular I acknowledge that:

- (i) This contract is for a minimum period outlined above and during that period I shall be contactable at the above address (or another address notified to Vodafone). I understand that certain charges shall be payable by me throughout this period.
- (ii) Acceptance of this application for service is subject to status and a satisfactory credit check which may involve third parties.
- (iii) I am aware of the current tariffs (which I realise may change from time to time). If I am a GPRS Customer, I realise charging is on the basis of the volume of data both sent and received, and there is a minimum charge for each GPRS connection made.
- (iv) I have been duly advised of the quality of coverage and the monthly charge payable in accordance with the tariff which I have selected and I understand this apparatus may require a security payment. I also note that I shall receive a paperless, online monthly bill.
- (v) From time to time Vodafone and its agents may contact me in writing, by telephone, by means of email or text messaging regarding specific offers or information on products and services. I have indicated my preferences to Vodafone and Vodafone have recorded these as part of my application.
- (vi) If I subscribe for Free Text Alerts Trial, I shall receive one Text Alert Service free of charge for 30 days. Thereafter, I will be charged for the service until I choose to unsubscribe. Terms and Conditions of this trial service are available on request or on www.vodafone.ie.
- (vii) I have provided Vodafone with Explicit Consent to the processing of my personal data for the customer information purposes set out at section 10 of the contract overview.
- (viii) Customers connecting to a tariff with a base tariff requirement, will be unable to move to a tariff of a cost below your base tariff for a pre defined period. Vodafone are entitled to change this period at any given time.

Authorised Signature/
Date

[REDACTED]

Name
(Please Print)

[REDACTED]



vodafone

Questions?

www.vodafone.ie

1907 any time

6016144133

Invoice number 3804252955

Date 9 December 2010

Vodafone Ireland Ltd, Mountrian Road, Limerick, Co. Limerick
VAT number IE 534 633 76

MAPEK KEPA
8 Willow House
Drumgeely
Shannon
Co. Clare
t380239



Your Vodafone bill

Quick breakdown

For used by Marek Kepa (€)

Service charges ▶ 8 Dec to 7 Jan	
Mobile Broadband Unlimited	20.65
Usage charges ▶ up to 7 Dec	0.00
Total before VAT	20.65
VAT at 21.0% on €20.65	4.33

Total due **€24.98**

by Direct Debit on
30 December 2010

€200





MAREK KAZIMIERZ KEPÄ
8 WILLOW HOUSE
SHANNON
DRUMGEELY
CO CLARE

000299

GENERAL MEDICAL SERVICES

Your Medical Card is Enclosed

Seirbhísí Leighis Ginearálta

Tá do Chárta Leighis leis seo

2962356 A

Attached is a Medical Card for you and for other family members, where applicable. Should the details need to be amended please contact the National Medical Card unit, at 1890 252 919.

The HSE reserves the right to review and modify your Medical Card eligibility status, at any time. Should it be necessary to review or modify your eligibility status prior to the "VALID TO" date shown on the enclosed card(s), you will receive written notification to your postal address, as currently recorded on the Medical Card register.

From time to time the HSE may contact you to confirm that you received a service. We would appreciate if you would co-operate with these enquiries.

Your attention is drawn to the IMPORTANT INFORMATION overleaf.

Yours sincerely,

Kate Halliwell

Kate Halliwell
Head of National Medical Card Unit
Primary Care Schemes & Eligibility

Gheobhaidh tú leis seo Cárta Leighis duit féin agus do dhaoine eile i do chlann, más cù. Más gá na sonraí a leasú, téig dhéanamh le h-Aonad Náisiúnta na gCártaí Leighis le do thoil ag 1890 252 919.

Coimeádeann FnaSS na cearta do stádas incháilitheachta ar Chárta Leighis a athbheithniú nó a athrú ag aon am. Más gá stádas cháilitheachta a athbheithniú nó a athrú roimh an data "Baili go" atá ar an chárta/cártaí leis seo gheobhaidh tú fógra scríbhinn ag do sheoladh poist, faoi mar atá ar chlár na gCártaí Leighis faoi láthair.

Ó am go h-am, d'fhéadfaí go ndéanfaidh FnaSS teagmháil leat chun a dhearbhu go bhfuair tú seirbhís. Bhíodh muid buíochas leat do chomhoibriú leis seo.

CÁRTA LEIGHIS / MEDICAL CARD

Feidhmeannach na Seirbhíse Sláinte
Health Service Executive

AINM / NAME
MAREK KAZIMIERZ KEPÄ

D.O.B. / D.O.B.
03-66

CINEÁL / TYPE
MC

CH thall.



PCRS3265mc.out Mailers : 1 of 1 - Cards : 1 of 1

Seirbhís Sláinte
Níos Fearr
á Forbairt

Building a
Better Health
Service



Airtricity
making energy better

Invoice Number: 231814752
Account Number: [REDACTED]
Date of Issue: 19/04/2013

TR1001 220413 110835 MACHINE1.PCL/2.
0000387/00077 15/01/1 of 1/

Billing Address:
Marek Kepa
Apartment 8 Willow House
Drumgeely Hill
Shannon
Co. Clare
ROI

Supply Address:
Mr Marek Kepa
Willow House
8 Drumgeely Hill
Shannon
Co. Clare

ES1590000

General Enquiries
1850 40 40 70 customerservice@airtricity.com
open 8am to 8pm Monday to Friday

Emergency Repairs
1850 372 999 (24 hour)

By choosing Airtricity
as your greener
energy supplier

the generation of the
electricity supplied to all of
our customers results in
31% less CO₂ emissions
per MWh than the average
customer on the island of
Ireland.

Full details overleaf.

We now have even
more ways to pay. For
your range of flexible
payment options, visit
Airtricity.com.

Summary of Payments since last statement

Description	Date	Amount €
Balance forward		80.34
Payment Received	05/03/2013	-80.34
Amount due before this bill		0.00

Details of Electricity Charges:

Description	Units	MIC	Rate	Amount €
Home Elec Saver 24hr <i>(from 20/02/2013 to 01/03/2013)</i>	81.43		0.1491	12.14
Home Elec Saver NSH <i>(from 20/02/2013 to 01/03/2013)</i>	724.29		0.0788	57.07
SmartSaver Std 24hr <i>(from 02/03/2013 to 19/04/2013)</i>	255.57		0.1607	41.07
SmartSaver Std NSH <i>(from 02/03/2013 to 19/04/2013)</i>	1,932.71		0.0850	164.29
Standing Charge P1 Dom Urban	59.00		0.3868	22.82
PSO Levy	2.00	16	2.3200	4.64
VAT			13.5%	40.77
Total costs for this period				302.03
Total VAT				40.77
Total charges for this period				342.80
Total Amount Outstanding				342.80

TOTAL DUE € 342.80

Electricity Billing Period:
19/02/2013 to 19/04/2013

Payment Method:
Direct Debit

Payment Due Date:
03/05/2013



Customer Account No.

961208

Amount Due

€ 342.80

Complete this slip and send with your payment to:
Accounts Receivable, Airtricity Limited,
Airtricity House, Ravenscourt Office Park, Sandyford, Dublin 18

REMITTANCE ADVICE

Cheques

Other

Total €



AN POST REF 00005009612084 000000342807 014281

PLEASE DO NOT MARK BELOW THIS LINE



Your account number



To ask about this bill: call 1850 372 3
Open Mon - Fri, 9am - 5pm

MAREK KEPA
8 WILLOW HOUSE
DRUMGEELY HILL
SHANNON
CO. CLARE

For emergencies or
electricity interruptions

DOVE00 01/1/09/2



MPRN

Your electricity bill at a glance

Full details of your account are on the back of this bill

Billing period

20 Jul 11 to 13 Sep 11 56 days

Reading type

We estimated your usage

You have had 1 or more estimated readings. Supplying us with an accurate reading could save you money

Bill summary

Your last bill	€3.16	cr
Balance brought forward	€3.16	cr
Charges for this period	€45.10	
VAT	€6.09	

Total due €48.03

Pay by Direct Debit

Your Direct Debit is due for collection on 04/10/11. Thank You.

Payment terms are 14 days from date of bill issue or immediately if overdue.
Information on the Fuel Mix and environmental impact is on the back of this bill.

VAT Reg No. IE 0011001



93-20-88
Bank name/Brand

Bank Giro Credit Transfer
Allied Irish Banks plc.
7/12 Dame Street, Dublin 2
Giro No. 81900087

903320134

Date

Notes/Coins €

Total cash €

Cheques etc €

48.03

Why not accept
cheques, you'll
still be helping us
reduce CO2
Net up to
cheques etc total

MAREK KEPA

ESB000 01/1/11

Bank of Ireland
 PO Box No 16120
 Dublin 1



1 2701 2 RP22
 MR MAREK KEPA
 8 WILLOW HOUSE
 DRUMGEELY HILL
 SHANNON CO CLARE

Important SEPA notice for Direct Debit payers
 If you make regular payments to your credit card account by Direct Debit but make an additional payment before the scheduled payment date, please note: we will reduce your next Direct Debit payment by an amount equal to that additional payment IF we receive it by the 4th working day before the scheduled payment date.

If you "amend" your Direct Debit (or set up a new Direct Debit) and make an additional payment before the first scheduled payment date to occur after you amend (or set up a new) Direct Debit, we will reduce that first Direct Debit payment by an amount equal to that additional payment only if we receive it by the 7th working day before that first scheduled payment date. Once the first scheduled payment date passes, the "normal" 4 working day time limit will apply.

Account Number
 [REDACTED]

Customer Services
 1890 251 251

Outside Republic of Ireland
 00353-56-7757747

Credit Limit
 €2000

Statement Date
 26 Jan 2015

ISSN: IE45 BCF 9915 3690 0432 16
 HQ. Quote Credit Card Number as reference

Statement Advantage MasterCard

Other transactions		
26 Jan	PAYMENT PROTECTION	11.7
Total transactions this period		€ 11.7
Previous Balance		1856.8
31 Dec	CASH/CHEQUE PAYMENT THANK YOU	- 50.0
9 Jan	CASH/CHEQUE PAYMENT THANK YOU	- 50.0
14 Jan	CASH/CHEQUE PAYMENT THANK YOU	- 50.0
22 Jan	CASH/CHEQUE PAYMENT THANK YOU	- 50.0
Interest charged on purchases @ 1.510% per month		+ 10.7
Interest charged on cash advances @ 1.780% per month		+ 14.6

continued overleaf



MR MAREK KEPA

Brand/initials

Bank Of Ireland
 PO Box No 16120
 Dublin 1

Customer Account Number
 546258 7168784177

Paid in by

Cash

Collection A/c No: 95948016

Date

Cheques

90-88-95

€

Please do not write below this line



Invoice Number: 774240648
 Account Number: [REDACTED]
 Date of Issue: 19/08/2014

General Enquiries
 1850 40 40 70* CUSTOMERS @SSEAIRTRICITY
 open 9am to 8pm Monday to Friday
 1850 372 999

TRI001_200814_140630_MACHINE1.POL
 0004086/0004862/01/1 of 1/

Billing Address:
 Marek Kepa
 Apartment 8 Willow House
 Drumgeely Hill
 Shannon
 Co. Clare
 ROI

Supply Address:
 Mr Marek Kepa
 Willow House
 8 Drumgeely Hill
 Shannon
 Co. Clare

6000012711

the generation of the electricity supplied to all of our customers results in 31% less CO₂ emissions per MWh than the average customer on the island of Ireland.
 Full details overleaf.

We now have even more ways to pay. For your range of flexible payment options, visit sseairtricity.com.

Summary of Payments since last statement

Description	Date	Amount
Balance forward		57
Payment Received	04/07/2014	-58
Deposit Reversal	08/08/2014	-300
Amount due before this bill		-300

Details of Electricity Charges:

Description	Units	MIC	Rate	Amount
SmartSaver Std 24hr	132.00		0.1715	22
SmartSaver Std NSH	0.00		0.0907	0
Standing Charge P1 Dom Urban	56.00		0.4003	22
PSO Levy	2.00	16	3.5700	7
VAT			13.5%	7
Total costs for this period				52
Total VAT				7
Total charges for this period				59
Total Amount Outstanding				-241

TOTAL DUE € -241

Electricity Billing Period
 19/06/2014 to 14/08/2014

Payment Method
 Cheque

Payment Due Date
 02/09/2014



Customer Account No.
 961208
 Amount Due
 € -241.42

Complete this slip and send with your payment to:
 Accounts Receivable, SSE Airtricity Limited,
 Red Oak South, South County Business Park, Leopardstown,
 Dublin 18, Ireland

REMITTANCE ADVISORY



AN POST REF C000CC09612084 000000000001 014281

PLEASE DO NOT MARK BELOW THIS LINE



Invoice Number: 802855280

Account Number: [REDACTED]

Date of Issue: 20/12/2021

Billing Address
 Marek Kepa
 Apartment 8 Willow House
 Drumgeely Hill
 Shannon
 Co Clare
 ROI

Supply Address:
 Mr Marek Kepa
 Willow House
 8 Drumgeely Hill
 Shannon
 Co. Clare
 V14 D682

General Enquiries
 0818 40 40 70 customerservice@sseairtricity.co
 open 9am to 8pm Monday to Friday

Emergency Electric
 1800 372 999 24 hours

2355032111
1197



Summary of Payments since last statement

Description	Date	Amount €
Balance forward		80.99
Payment Received	22/10/2021	-80.99
Amount due before this bill		0.00

Details of Electricity Charges:

Description	Units	MIC	Rate	Amount €
SmartSaver Std 24hr <i>(from 16/10/2021 to 30/11/2021)</i>	112.36		0.2138	24.02
SmartSaver Std NSH <i>(from 16/10/2021 to 30/11/2021)</i>	527.11		0.1129	59.51
SmartSaver Std 24hr <i>(from 01/12/2021 to 15/12/2021)</i>	36.64		0.2339	8.57
SmartSaver Std NSH <i>(from 01/12/2021 to 15/12/2021)</i>	171.69		0.1235	21.23
Standing Charge P1 Dom Urban <i>(from 16/10/2021 to 30/11/2021)</i>	46.00		0.5126	23.58
Standing Charge P1 Dom Urban <i>(from 01/12/2021 to 15/12/2021)</i>	15.00		0.5608	8.41
PSO Levy	2.00	16	4.3000	8.60
VAT			13.5%	20.78
Total costs for this period				153.92
Total VAT				20.78
Total charges for this period				174.70
Total Amount Outstanding				174.70

TOTAL DUE € 174.70

We now have even more ways to pay. For your range of flexible payment options, visit sseairtricity.com.

TR11_1120_235503211102

Electricity Billing Period 15/10/2021 to 15/12/2021	Payment Method Cheque	Payment Due Date 03/01/2022
---------------------------------------------------------------	---------------------------------	---------------------------------------

Customer Account No.
961208

Amount Due
€ 174.70

Complete this step and send with your payment to:
 Accounts Receivable, SSE Airtricity Limited,
 Red Oak South, South County Business Park, Leopardstown,
 Dublin 18, Ireland

ANI POST REF 0000009612084 000000174700 014281

PLEASE DO NOT MARK BELOW THIS LINE

REMITTANCE ADVICE

Cheques

Other

Total €



Store details

Specsavers
1 Market Place
Caby's Lane
Ennis
Co. Clare

065 682 1212

specsavers.ie

Mr Marek Kepa
8 Willow House
Drumgeely
Shannon
Clare



668/123739
0000298

30 November 2021

Marek, it's been nearly two years since your last eye test

Dear Mr Kepa,

Did you know that eye tests play a huge part in making sure your eyes stay healthy? The last time you visited the optician's, the clinical recommendation was that your eyes should be tested regularly.

Your eye test is now due. It's not only important to check your vision, but also vital for checking your eye health, and spotting signs of conditions before they become harmful.

So do contact your optician as soon as you can.

Yours sincerely,

John O'Farrell
Diploma in Optometry Optometric Director

If any of the details contained in this letter are incorrect or if you no longer wish to receive reminders, please contact us on 065 682 1212.



Store details

Specsavers
1 Market Place
Caby's Lane
Ennis
Co. Clare

065 682 1212

specsavers.ie

Mr Marek Kepa
8 Willow House
Drumgeely
Shannon
Clare



668/122739
0300250

0257088/0112/0000295

30 November 2021

Marek, it's been nearly two years since your last eye test

Dear Mr Kepa,

Did you know that eye tests play a huge part in making sure your eyes stay healthy? The last time you visited the optician's, the clinical recommendation was that your eyes should be tested regularly.

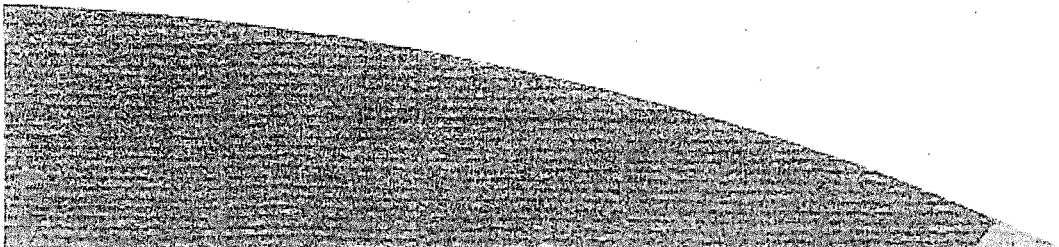
Your eye test is now due. It's not only important to check your vision, but also vital for checking your eye health, and spotting signs of conditions before they become harmful.

So do contact your optician as soon as you can.

Yours sincerely,

John O'Farrell
Diploma in Optometry Optometric Director

If any of the details contained in this letter are incorrect or if you no longer wish to receive reminders, please contact us on 065 682 1212.



436420030470101000

DC_775_PPL10247_BU
MR MAREK KEPA
8 WILLOW HOUSE
DRUMGEELY HILL
SHANNON
CO CLARE



Bank of Ireland
PO Box 1102
Dublin 2

07 February 2022

Card Type: Advantage credit card

Credit Card Account: [REDACTED]

RE: Credit Card Payment Protection Insurance

Dear MAREK,

We are writing to remind you that you opted to have Payment Protection Insurance on your Bank of Ireland Credit Card account that is referenced above. This option was selected by you when you opened the Credit Card Account and the insurance is provided by AXA France, IARD.

With Payment Protection Insurance, you are covered in the event of disability, redundancy, death or hospitalisation subject to policy Terms & Conditions.

The policy premium is payable by you by direct debit on the monthly statement date of your account. The amount of each monthly premium may differ and will be calculated based on the balance that is outstanding on the account on the statement date. The premium that is paid by you will appear on your statement under "Other Transactions".

How is the premium calculated?

The monthly premium that you pay is €0.70 cent per €100 monthly balance, or part thereof, increasing to €0.80, or part thereof, if you have a Gold Advantage Credit Card. If the balance on your Credit Card is zero, then no premium is due from you for that month.

We have included examples below to show you how much you could pay for Payment Protection Insurance depending on the card that you have.

Credit Card Type	Monthly Outstanding Balance	Monthly Premium for Payment Protection Insurance
All Credit Cards (Excl. Gold Advantage)	€1000.00	€7.00
Gold Advantage Credit Card	€1000.00	€8.00
Where Balance is €0.00		
All Credit Cards including Gold Advantage	€0.00	€0.00





Merick Shannon Drumgeely

Ok

Don't worry

16 Nov 2022 at 14:30

The money is transfered





Merick Shannon Drumgeely

27 Jun 2022 at 12:39

200 is transfered

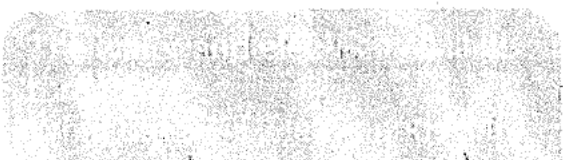


7 Nov 2022 at 11:28

I will pay 200 if you let me live
until Christmans



Ok



Nothing I pay for that



Ok

Don't worry



Merick Shannon Drumgeely



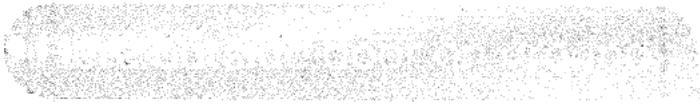
Next Wednesday

21 Oct 2021 at 12:59

What time you come

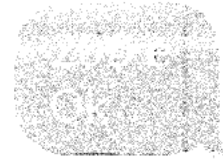


200 E

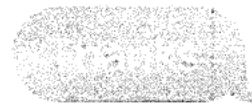


22 Oct 2021 at 11:49

Mony is transfered



Yes



10 Mar 2022 at 13:52



W





Merick Shannon Drumgeety

4

Next Wednesday

21 Oct 2021 at 12:58

What time you come

200 E

22 Oct 2021 at 18:49

Mony is transfered

Yes

10 Mar 2022 at 13:52

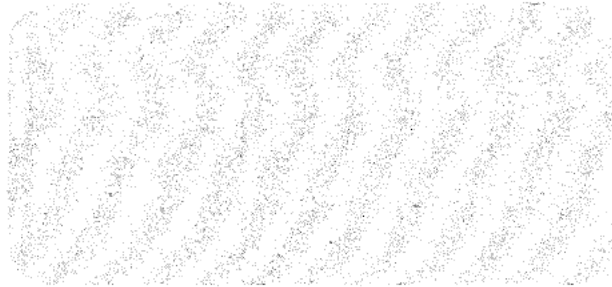


12:46

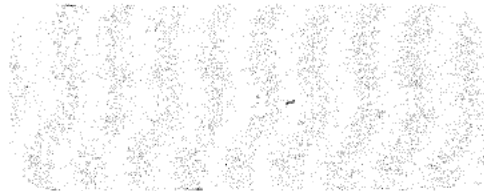


Merick Shannon Drumgeely

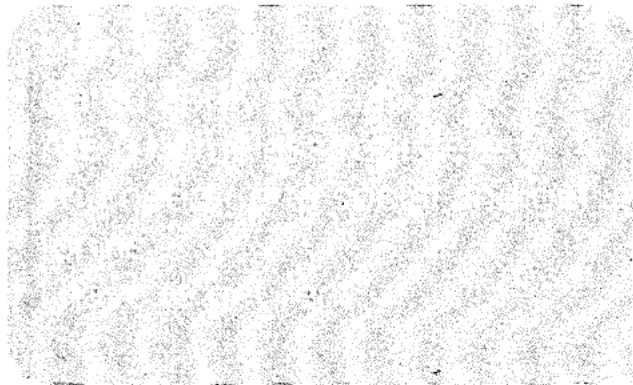
28 Jul 2021 at 08:39



17 Oct 2021 at 17:26



20 Oct 2021 at 23:02



21 Oct 2021 at 10:56

Rent will be paid on wednesday
27.10 OK



51

12:46



6



Merick Shannon Drumgoole

Text Message - SMS
8 Jan 2019 at 12:34

Money is transfered



16 Jan 2019 at 11:53

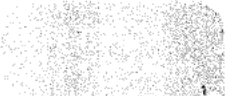
Transferred



15 Feb 2019 at 12:05



22 Feb 2019 at 11:52



12:46



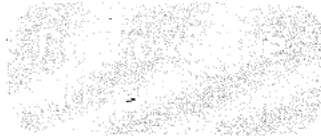
Merick Shannon Drumgeely

I transferred the money on
wednesday . Check it 200 euro

15 Oct 2019 at 07:43

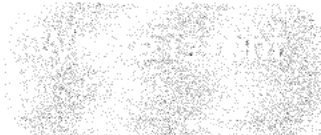


22 Nov 2019 at 10:19



Today will be the transfer 200

22 Nov 2020 at 10:08



22 Nov 2020 at 13:55

Rent be on Wednesday

22 Nov 2020 at 13:51



4

12:46



8



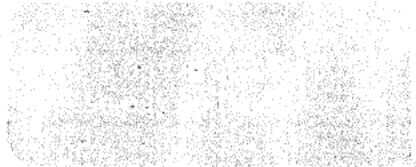
Merrick Shannon Drungooly

13 Mar 2019 at 17:06

9 Apr 2019 at 11:01

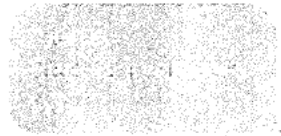
Money is transferred twice. Next money next wednesday [redacted]

6 Sep 2019 at 12:10



OK

12 Oct 2019 at 14:03



I transferred the money on wednesday . Check it 200 euro

15 Oct 2019 at 11:42



12:46



Merick Shannon Drumgeely

22 Feb 2019 at 21:30

13 Mar 2019 at 11:46

I will not be paying today because
i paid in on the last wednesday
twice. Ok.

13 Mar 2019 at 17:46

9 Apr 2019 at 10:31

Money is transferred twice. Next
money next
wednesday. [REDACTED] 5391 [REDACTED]



From: John Tobin [REDACTED]
Sent: Monday, November 24, 2025 8:03 PM
To: LAPS <laps@pleanala.ie>
Subject: ACP-323823-35 - 8 willow photos

Caution: This is an **External Email** and may have malicious content. Please take care when clicking links or opening attachments. When in doubt, contact the ICT Helpdesk.

Dear Sirs

Further to my email earlier today, I now attach photographs of the apartment taken today.

Yours faithfully

Nora Fitzpatrick



FML

10000 1000 100 10 1 1/10

kWh

8 0 9 2 4 7



TYPE F2K-100--9

SINGLE-PHASE 2WIRE CI 2

20-80A

220V

50Hz

187.5 rev/kWh

PROPERTY OF E.S.B.

C.D. - RM036 68743

199

MANUFACTURED TO BS 5685

DUBLIN, IRELAND





FML

10000 1000 100 10 1 1/10

kWh

0924

TYPE F2K-100--9 SINGLE-PHASE 2WIRE CI.2
20-80A 220V 50Hz 187.5 rev/kWh

PROPERTY OF E.S.B.

G.D. = 68743

199

MANUFACTURED TO BS 5685 DUBLIN, IRELAND

WARNING!

Only persons authorized by ESB Section 2a of Board's General Conditions Relating to Supply can connect, disconnect, remove or alter any meter, main fuse-box, electric line or other apparatus property of ESB.







