

Private and confidential

Mr Paul Michaels &
Mrs Charlotte Sarah Michaels
Low Newbiggin House
Aislaby
Nr Whitby
North Yorkshire
YO21 1TQ

Date 28 September 2017
Your ref
Our ref CaddyL/209964.000140
Direct 029 2047 8175
Fax 0845 498 7333
Email lindseycaddy@eversheds-sutherland.com

By email: paulcharlottem@gmail.com

Dear Sir and Madam

Our Client: Bank of Scotland Plc
Account Number: 70352947390500
Names: Paul and Charlotte Michaels
Property Address: Low Newbiggin House, Aislaby, Nr Whitby YO21 1TQ

We refer to your e-mails addressed to us and our client dated 20 and 21 September 2017.

Our client will not accept your 'promissory note' in settlement of the balance because a promise to pay is not sufficient, our client requires actual payment. In the absence of actual payment our client is entitled to possession of your property. We do not agree that our client needs to make an application to reject your promissory note and suggest you obtain proper legal advice in this regard.

For the avoidance of doubt, our client has not 'bequeathed LNB Estate to a third party'. The court proceedings which our client has pursued are and always have been due to your failure to pay your mortgage. Our client does not agree to drop the possession claim and the matters you raise in your correspondence are, in our client's view wholly irrelevant. You have not offered to resolve the matter in any way that would be acceptable to our client.

In the circumstances, our client will not be responding to any further correspondence that you send them.

Yours faithfully

Eversheds Sutherland (International) LLP