

Please give details of the exact term(s) in the contract you believe is unfair. \*

BOS v Paul Michaels and Charlotte Sarah Michaels 4PA41550 This complaint relates to this and other subsequent loans that by BOS & the LBG.

The Bank of Scotland are trying to repossess our home and we have the final hearing (pending and pending any permitted appeal) next Tuesday 3rd October.

There was no consideration of the 'contract' on our part as we had no knowledge until after the hearing of the existence or involvement in SPV's such as Ankle Master Issuer PLC The bank of New York Mellon PLC and the legal obligation for the SPV as the trustee to register its ownership or interest with HM Land registry. This means that the bank was not 'open and fair' with our agreement, and so there has been a serious 'breach of contract'. Further our counsel demanded strict proof thereof that the bank did lend us ANY money and if so how much. The bank has never supplied any evidence of how it calculated the figures and yet the court did not allow us to question this fact or request that the bank does | need provide professional qualification of the sums involved. Since the court trial NEW EVIDENCE has come to our attention regarding the fact that Parliaments own common report entitled An accident waiting to happen proved that the bank was insolvent at the time that it alleged to loan us some c£3m. It was standard practice for the banks to off=off properties and their £2.5m of equity, raised a loan note against them securitised those loan notes sold them multiple times, create financial problems for the borrowers, then foreclose on them using a court system created to protect the fractional banking to repossess properties land business and other assets at a fraction of their value through arms length parties, to be resold at a significant profit at a later date.

We have been in legal dispute and financial difficulties since becoming involved with the Bank of Scotland whom have registered seriously incorrect and financially damaging information about us with the Credit Reference Agencies.

We had pre hearing court appearance and two day trial at the Leeds Combined Court on the 7 and 8th March 2017. HHJ Raeside was given biased limited and wrong information about the case and passed the decision to award the Bank of Scotland approval for possession of our home and Judgement. The trial and his consequential decision is biased and prejudiced in the banks favour.

We have to attend court on the 3rd October 2017 for HHJ Raeside to formally hand down his judgement. We have put him on notice that if he passes the judgement he will be in contempt of court.

We have reported this matter to the City of London Police National Fraud Intelligence Bureau, who have taken a report and are investigating the matter. The CRN is NFR170902001711

We are to DEMAND a full audit of our account which is our lawful and human right. We DEMAND an immediate pause in the banks actions and immediate cessation of this case until you have investigated the matter.

Sincerely Paul Michaels For and on behalf of Paul and Charlotte Michaels & Others.