

**From:** The Old River Lodge Inc. fish@guidenb.com  
**Subject:** Fwd: CRN 12170203409  
**Date:** 21 November 2017 at 10:52  
**To:**

TO

Begin forwarded message:

**From:** "The Old River Lodge Inc." <fish@guidenb.com>  
**Subject:** CRN 12170203409  
**Date:** 21 November 2017 at 10:06:07 GMT  
**To:** "general.enquiries@northyorkshire.pnn.police.uk" <general.enquiries@northyorkshire.pnn.police.uk>, AF Team <contact@actionfraud.pnn.police.uk>  
**Cc:** Low Newbiggin Estate <holidays@lownewbiggin.co.uk>, scott.mcperson@justice.gsi.gov.uk, "Elizabeth.Denham@ico.gsi.gov.uk" <Elizabeth.Denham@ico.gsi.gov.uk>, Robert Goodwill <robert.goodwill.mp@parliament.uk>, Group <groupexecutivecomplaints@lloydsbanking.com>

## For the Urgent Attention of Charlie badge number 4756

Dear Charlie

As you have advised me that our case for crimes against my wife and I, by Lloyds Bank of Scotland has been escalated to the financial investigation unit, I thought I will advise them of the lawful tests of Fraud. Fraud is a crime. The Police are employed by the People (Paul and Charlotte Michaels) and do swear a solum Oath to serve and protect the People, (Paul and Charlotte Michaels).

### The Fraud Act 2006 Section 2 says;-

2. Fraud by false representation;

(1) A person or corporation or entity is in breach of this section if he—

- (a) dishonestly makes a false representation, and
- (b) intends, by making the representation—
- (c) to make a gain for himself or another, or
- (d) to cause loss to another or to expose another to a risk of loss.

### The Bank of Scotland made a false representations in relation to;-

(i) The Claim BOS v Michaels 4PA41550 - Facts provided to the court were, omitted, falsified denied, and or untrue.

(ii) The Contract - There was concealment of the sale to SPV's, therefore no binding mortgage contract between BOS and Paul & Charlotte Michaels and the Supreme court has ruled against a Power of attorney been integral to a mortgage agreement. It must be a separate document **as ruled by The Supreme Court of the Land in the case of; Bank of Scotland v Waugh.**

(iii) The Amounts owing - If there is NO Contract, then there can be NO outstanding mortgage payments. To the contrary BOS owe us all that we have

paid over the past 10 years plus interest and damages and losses.

(iv) The Facts regarding the above - The Bank have continually denied any facts, truth, equity, acknowledgement, or remedy in the above. Yet they are plastered over the BBC, National newspapers and social media as being found guilty of all the above. Some staff and associates have been jailed and others will be jailed. Further they have settled cases and had rulings found against them in the supreme Court.

### BOS v Paul & Charlotte Michaels 4PA41550 Trial

HHJ Mark Raeside did not uphold his honour to uphold his sworn Oath.

Under the Data Protection Act

It is Alleged that HHJ Mark Raeside, operates in a Court room/system that is in fact a Private Corporation, NOT a public or Government office.

If this is the case, then HHJ Mark Raeside is impersonating a Public Official under the test of 'False Representation', and 'entrapped' Paul and Charlotte Michaels under false pretences as we believed that the court and the judicial system which we entered in Good Faith in order to have our side of the facts heard and witnessed, was operated by us the people for the people, and NOT any privately owned or operated corporation.

**Paul and Charlotte Michaels 'paid off' on an EX-Gratia basis, the alleged mortgage with a Promissory note with the value of £1.342,749.07. 'Non Assumpsit' (See attached Copies and Proof of delivery), which is a legal bond and financial instrument under the bills of exchange Act 1882. LLOYDS Bank of Scotland has refused to accept, return or provide specific and legal or lawful reasons for refusing or returning the Promissory Note, (See attached email to Louise Paterson), which under the bills of Exchange Act 1882 (See attached) is now classed as a criminal offence.**

Under the Data Protection Act 1998 'DPA', Paul and Charlotte Michaels have requested **Subject Access Requests** to LLOYDS Bank of Scotland and the ministry of Justice. That will prove the 'status' of the Promissory notes (Another once was supplied as repayment for a TMB mortgage Non Assumpsit). The Lloyds Data Subject Access request units have failed in their obligation to provide the requested documentation and communications within 40 days, which is more evidence of concealment and the Fraud taking place before your very eyes.

We Ask that the Police raise arrest warrants for all those involved in this case against Paul and Charlotte Michaels for criminal Fraud. Further that full interviews from the LLOYDS Bank of Scotland their staff, their lawyers along with any Judges that have passed illegal and unlawful judgements against us that

have depriving us of our natural, divine, civil, and political rights.

Please could you respond by 1600pm on the 23rd November 2017.

Sincerely

Paul Michaels

For and on behalf of:

Paul Michaels, Charlotte Sarah Michaels and Others



Bills of Exchange Act  
1882.pdf



