

North Yorkshire Police

Fulford

Fulford Rd,

York

North Yorkshire

YO10 4BY

United Kingdom

Date: 17th November 2017

B e t w e e n :

(1) Paul Michaels

(2) Charlotte Sarah Michaels

and

Lloyds, Bank of Scotland Plc

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Affidavit of Paul Michaels

Reporting criminal behaviour damages and effect by Lloyds Bank of Scotland in seeking to possess our home of sixteen years, over which they have no legal right or lawful claim

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I, Paul Michaels, currently domiciled at Low Newbiggin House, Aislaby, Whitby, North Yorkshire, England, and currently do solemnly and sincerely affirm and declare with good faith and without prejudice:

1. I am born on the 24<sup>th</sup> October 1966, age 50 years. I am of sound mind and reason and do sincerely and honestly affirm the present Instrument to be my own words, written by me, given freely and without duress and expressing accurately to the best of my ability the facts herein of which I have witnessed firsthand and have expert knowledge ; and
2. I am the husband of Charlotte Michaels to whom I am lawfully married for 13 years, since 23<sup>rd</sup> October 2004. My wife and I have two dependent children; Victoria Louise Michaels, 4 years old, and Henry Thomas Webster Michaels, 19 months old; and
3. I am the Managing Director of Corporate Communications Worldwide Express Limited, since August 1999 and President of Blissfield Sporting Camps Limited in New Brunswick Canada operating an Atlantic Salmon fishing business since July 2008 ; and
4. I am the joint owner alongside my wife Charlotte of Low Newbiggin Estate, a small shooting and Atlantic salmon fishing estate in the North York Moors National Park, near Whitby North Yorkshire United Kingdom. This property, which is the subject matter in this case, has been our principle home for 16 years since 29<sup>th</sup> June 2001; and
5. I am authorised by my wife to make this Affidavit, and I do so on behalf of all parties relevant in this matter; and
6. On the 11<sup>th</sup> November 2017 I contacted Karen badge Number 4247 at the North Yorkshire Police control centre by telephone and reported the unlawful and conscious acts of crime bestowed on us by the Bank of Scotland. In order to evidence the Bank of

Scotland's Criminal and Fraudulent claim under the civil justice system for the possession of our property known as Low Newbiggin Estate in the parish of Aislaby Nr Whitby North Yorkshire YO21 1TQ.

7. On the 12th November I contacted Hannah badge 4852 number and Karen Badge number 4247 at North Yorkshire Police to report the Bank of Scotland's furtherance of its criminal actions, i.e. it was endeavouring to pursue its alleged rights under a disputed and unlawful possession order issued by HHJ Mark Raeside in the Leeds Civil Combined court on the 4th October 2017. Eversheds Sutherland stated to Paul Michaels that the Mortgage enforcement team was applying for a warrant and an eviction order. I sought the confirmation and assurance from the North Yorkshire Police that officers experienced in warrants could attend our home in the event that the Banks bailiffs or warrants team trespassed on our property, without a lawful warrant or order.
8. On the 16th November 2017 I attended the North Yorkshire Police Station in Fulford York and spoke to a Paul in reception (No badge number given) to request that they register the criminal act of Lloyds Bank of Scotland's failure to provide Subject Access request information requested by us under the data Protection Act 1998 as a criminal act, and
9. That the North Yorkshire Police register the criminal acts of the HM Courts and judges for a fair and Just trial and that those responsible for refusing to acknowledge or accept sworn Affidavits as evidence proving the facts are arrested.
10. I was advised by Paul that the control room were looking into the matter and someone would come down to see me. Unfortunately after being kept waiting for nearly 2 hours no-one came down from the control room, so I drove to the York Magistrates court to speak with Shaney to try and register the matter with the court as a criminal offence. I was advised that this had to be done by the Police.

11. Under the data protection act 1998 (DPA) we requested from Lloyds Bank of Scotland a 'Full' disclosure of all documentation, communications and any relevant material pertaining to an alleged mortgage document and sale of the promissory to third undisclosed parties. (Annexure1-6)
  
12. Lloyds Bank of Scotland has failed to meet its own internal and external industry protocols during the registration of information with the Land Titles Registry, Court and Credit reference Agencies, amongst other parties. In doing so it is relying on unlawful, incorrect and derogatory information which under the Data Protection Act is now defined by law as Criminal. (Annexure 7)
  
13. Under the DPA, the Defendants requested that LLOYDS Bank of Scotland DSAR unit provide us with the required information otherwise it was classed as a Criminal matter under the 1998 DPA. The Lloyds BOS DSAR unit in Andover wrote confirming their acknowledgement of our request and that they had by law a 40 day period which expired on the 15th November 2017. LLOYDS Bank of Scotland did not provide the information or proof that they had posted or emailed it, and so has failed its Duty of Care and legal obligations under the DPA and ICO procedures and protocols.
  
14. This matter is now Criminal and includes Fraudulent Mortgage Agreement Concealment of selling a signature./agreement/promissory note without Paul and Charlotte Michaels knowledge agreement or consideration.
  
15. Paul and Charlotte Michaels had therefore no consideration of full terms, without which the alleged contract is NULL & Void in Law.
  
16. Lloyds Bank of Scotland has received repayments (interest) from us, under a void contract over a 10 year period and is seeking to continue to make claims and receive

payment under the void contract, which is now due and relabel with interest back to us with immediate effect.

17. The Bank of Scotland has put Paul and Charlotte Michaels through an unlawful and illegitimate, alleged Civil trial process for the possession of their home of 16 years.

18. This unlawful and illegitimate process by a private corporation NOT government body, has resulted in HHJ Mark Raeside breaching his sworn Oath and Duty of Care in warding the bank of Scotland a possession order for the Property known as Low Newbiggin Estate Aislaby Whitby North Yorkshire YO21 1 TQ, and a money judge FOR C£1.4m.

19. We are requesting the immediate arrest of HHJ Raeside for breaching his Sworn Oath as a public Official, which means he was in contempt of court.

20. We have without obligation on the 19th September 2017 repaid the alleged debt Non Assumpsit 'Ex-gratia' The bank has not returned the Promissory Note and so is deemed by law to have accepted the Financial Instrument as Full & Final settlement for the alleged mortgage agreement. (Annexures 8-24)

21. The banks Solicitor, Eversheds Sutherland has confirmed to Paul Michaels on two separate occasions (calls were tape recorded) that the Bank of Scotland is continuing the process of enforcement of the possession order and is applying for a warrant and ejection order.

22. In addition to the historic, current and planned criminal behaviour authorised by Lloyds Halifax Bank of Scotland and Others, Lloyds participated and did receive financial gain from the foreclosure of an agreement between The Royal Bank of Canada and Paul and

Charlotte Michaels, Trading as Blissfield Sporting Camps Limited, in New Brunswick Canada operating an Atlantic Salmon fishing Lodge. We designed, financed built and operated personally, to date without any financial reward.

23. That foreclosure 'stymied' our possibility to meet any genuine and payable financial obligations, which is one of the defining characteristics and test of Fraud.
24. We are seeking the assistance and acceptance of the UK police authorities, (whom have sworn an Oath to serve the people) to recognise and register this crime, and seek the immediate arrest and charge of any Lloyds Bank of Scotland staff partners or contractors that have been involved in this matter, so that their Criminal and Fraudulent actions can be tried by jury in the Crown Court
25. We are also demanding the arrest of Recorder Walker, HHR Raeside of the Leeds Combined Court Lord Justice Newey of the Court Of Appeal in the High court London for breaching their sworn Oath, and refusing to attest acknowledge or accept our Affidavits sworn under oath and witnessed by Rev. Murtagh as statements of truth, under Canon law.
26. Once a court refuses to accept a sworn affidavit it immediately becomes a criminal matter under Ecclesiastical law as per Canon Law and falls under the jurisdiction of the Vatican and the Holy See in Rome under Canon Law.
27. As a real man and woman our divine natural Civil and Political rights as prescribed by the the Divine Creator, have been severely breached under Common, Ecclesiastical, Canon Natural and Divine law. No man or woman can without our consent, come become between us and the Divine creator.

28. All the facts and circumstances deposed herein are within my own knowledge and expertise except such as are deposed herein from information only in accord with my reasonable knowledge and sources of information as appear within the present affidavit.

Deponent Signature:

Paul Michaels

Witness my signature on:

Certificate witness:

V. Rev. Monsignor Canon Murtagh

M.A. STL

Sworn at:

R C Presbytery Liphook, Hampshire, GU30 7PT

In the country of:

United Kingdom

Before me :

## Certificate Of Annexure

In Accordance with The Oaths Act 1978

England Wales and Northern Ireland

I, Paul Michaels, certify the following annexures marked 2 to 24 referred to in the Affidavit of Paul Michaels was presented, sighted and affirmed before me

I Paul Michaels do sincerely and honestly affirm the present Annexures ..... are in with my Affidavit which I have witnessed firsthand and can swear to under oath of sound mind and reasonable knowledge and sources of information as appear in the present Affidavit.

Deponent Signature:

Certificate witness:

Certificate of Annexure Page: 2