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Northern Ireland Enforcement of Judgements Office Case Number: C/22/01772

William Finnerty <williamfinnertygalway@gmail.com>

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To:

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 Courts and Tribunals Service
 Repossession Team
 Enforcement of Judgements Office
 Laganside House
 23-27 Oxford Street
 Belfast BT1 3LA

Dear Mr Adair,

Re: Your Office Case Number: C/22/01772

Thank you for your five-page letter dated September 23rd 2022, a scanned copy of which has been placed at the following www page location:

<http://www.humanrightsireland.com/EnforcementOfJudgementsOffice/23September2022/Letter.htm>

Scanned copies of two emails, one from me to your office, and one from **Radius Housing Area Manager Mr Keelan McGaghran** to me, have also been placed at the above www page address. Both the emails are dated September 28th 2022, and I've added them because I have reason to believe that my September 28th 2022 emails to your office might not have reached you.

Although I stated in my September 28th 2022 email that I would like to request a "court hearing" for my case, please know that following a more careful reading of your September 23rd 2022 letter to me, I notice that it contains no mention of an **arrangement that has already been reached between myself and Radius Housing Association** for dealing with my rent arrears debt. It seems to me, based on the contents of your September 23rd 2022 letter, that your office might not be aware of this?

Information on the arrangement I refer to can be found in the scanned copy of the letter dated August 19th 2022 from Radius Housing Area Manager Mr Keelan McGaghran, which I am attaching to this email.

Several weeks ago, when I went to a bank in Belfast to set up the Direct Debit for the **£108.09** weekly payments to Radius Housing, it was suggested to me by a number of bank staff members that I seek professional legal advice before setting up the Direct Debit payments. I did point out to the bank staff at the time that, based on major, unresolved difficulties I have experienced since around 1997/98 with trying to find professional legal advice and representation, I might find it difficult to locate a law firm that would be willing to help me. On account of this I asked the bank staff if I desperately needed to set up the Direct Debit arrangement, for the purpose of trying to avoid eviction, if they would do it for me anyway, even though I was unable to get the professional legal advice they suggested. They told me, at the time, and with the eviction threat in mind which was facing, that provided I clearly instructed them to do so, they would set up the Direct Debit for me, despite their personal reservations about I not having any access to professional legal advice on the matter.

Despite my best efforts, I have not, in the meantime, been able to find any law firm to advise me regarding the Direct Debit issue,

or any other issue.

An example of one of my attempts to find the legal advice I seek, can be viewed in the copy of the registered letter dated September 1st 2022 that I sent to Belfast law firm **McCann and McCann Solicitors**, a scanned copy of which, together with scanned copies of the associated Post Office Certificate of Posting, and of the associated Post Office Proof of Delivery note, have been placed at:

<http://www.humanrightsireland.com/McCannAndMcCannLawFirm/1September2022/RegisteredLetter.htm>

On September 3rd 2022, I received an email from Mr Pearse MacDermott PPP informing me that McCann and McCann Solicitors do not advise on housing matters.

For the purpose of trying to avoid eviction, I could go back to the bank again later this week, and ask them to set up the weekly Direct Debit payments of £108.09.

It would be much appreciated if Radius Housing Association, or someone from your own Enforcement of Judgements Office perhaps, could please provide me with written confirmation that Radius Housing Association still wish me to set up £108.09 Direct Debit arrangement.

Finally, there is one other difficulty for me relating to the £108.09 Direct Debit arrangement, which I have already informed Radius Housing Association Area Manager Mr Keelan McGaghran, and others at Radius Housing Association, and within the **Belfast Health and Social Care Trust**, on a number of occasions during recent years. This relates to the fact that my total weekly income, consisting of "non-means tested" old age pension and disability payments, is approximately £158 per week. When the £108.09 Direct Debit weekly payment is deducted from this, that would leave me with £49.41 per week to live on. Allowing for estimated heating and electricity charges of £25 per week on average, that would leave me with £24.41 per week to cover all other living expenses.

Nevertheless I could manage for a while on the £24.41 per week, and this is because I still have some of the money I borrowed from my brother (Mr Gerald Finnerty) and my late half-sister (Ms Marjorie Dolan) against my home in New Inn, County Galway, in the Republic of Ireland. However, the monthly loan arrangement in question, which I was provided with between sometime around early 2007 to 2021, and which totalled approximately Euros 116,100, cannot be reactivated. Consequently, I cannot see any way of being able to sustain for very long the weekly £108.09 Direct Debit arrangement.

Yours sincerely,

William Finnerty.

WEB SITE: <http://www.humanrightsireland.com>

FACEBOOK 1 (OWN TIMELINE):
<https://www.facebook.com/william.finnerty.3?ref=bookmarks>

FACEBOOK 2 (HUMAN RIGHTS IRELAND):
<https://www.facebook.com/HumanRightsIreland/>

RELATED "TO WHOM IT MAY CONCERN" LETTER DATED OCTOBER 28TH 2005 WRITTEN BY DR MICHAEL McCAVERT GP:
<http://www.humanrightsireland.com/GardaSergeantBridgetShelly/5May2022/RegisteredLetter.htm#DrMichaelMcCavertGP>

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PS: "LOVE IS NOT TIME'S FOOL":
<https://www.facebook.com/william.finnerty.3/posts/pfbid02wXjgHp9bfco7mCWgYgXqrcmjZneoq1teCMTqKuqxemPKWAhPD7GTxWcTv9PPdQxgl>
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ATTACHED: Copy of Radius Housing Association letter dated August 19th 2022.

