

Examination-in-chief by MR MILNE

MR MILNE: Good morning, Mrs McCoy Misick. I am going to be asking you some questions. I will from time to time be asking you questions which relate to documents. I will try and keep that to a minimum but it may be I will have to ask you to look at some files. First of all, can we just try to put a little historical perspective on the evidence you are going to give to us. You have been, and I think until the decree comes through, technically remain the wife of the Premier, Mr Michael Misick?

LisaRaye: Yes, unfortunately.

Q. You were married to him in April of 2006, I think, which is fairly well publicly documented. Can you tell us when it was that you first met Mr Misick?

LisaRaye: In June of 2005, I believe.

Q. So that would be about ten months before your marriage?

LisaRaye: Yes.

Q. Having been introduced to him, did you form a relationship with him over a period of months?

LisaRaye: Yes.

Q. Again, I am dealing with some things which are well documented publicly and will be obvious to everybody here, but you had a career in the US and you are a US citizen.

LisaRaye: I still do have a career in the US.

Q. I am not suggesting it has come to an end, but at the time you were working in the US, and I think as an actress and to some extent as a model, is that right?

LisaRaye: I was a star of a successful sitcom called All of Us, produced by Will Smith and his wife Jada Pinkett Smith, and I was a spokesperson and a motivational speaker and a model.

MR MILNE: I think Mrs McCoy Misick was essentially setting out that she had been the star of a successful sitcom and that that was produced by Will Smith, who is a well-known Hollywood actor, and his wife, I believe, as well.

LisaRaye: Correct.

Q. By the nature of your work, you lived in California, you lived in Los Angeles?

LisaRaye: Yes.

Q. Although I think originally you were from Chicago, is that correct?

LR. Yes.

Q. Do you still have family in Chicago?

LisaRaye: Yes.

Q. In terms of family prior to your meeting and subsequently marrying Mr Misick, you had a daughter, I believe, from an earlier relationship?

LisaRaye: Yes.

Q. Over the months following your meeting, the time that you spent with Mr Misick, did that tend to be in California or the Turks & Caicos Islands or elsewhere?

LisaRaye: We met in Atlanta at the Trumpet Awards and I was introduced to him. A couple of weeks later he met me in Jamaica where I was hosting an event for the weekend and he brought me back to Turks & Caicos for 18 hours. That was my first time here, first time hearing about the island, and thereafter I came back four days later and then I was back and forth on the weekends.

Q. It is quite a distance to travel to come simply for a weekend. Would you fly direct?

LisaRaye: In the very beginning I did, and then it became a little taxing because of the layover in Miami and the time difference in which I would get here would only allow us maybe a day and a half to be together, so he started renting jets for me to come.

Q. He would rent jets presumably to collect you from an airport in the Los Angeles area?

LisaRaye: Van Nuys airport in Burbank, California.

Q. And fly direct to Providenciales?

LisaRaye: Yes.

Q. Would he arrive on the jet to pick you up or would the jet simply bring you across?

LisaRaye: Sometimes he would arrive and I would come back with him and sometimes the plane would bring me along.

Q. The decision to do that, to spend money on the jets, was that your decision or his?

LisaRaye: No, it was his decision.

Q. Did you have any inkling of the likely cost of flying a jet back and forth in that fashion?

LisaRaye: Not in the very beginning, no.

Q. Have you learnt since how much it was costing?

LisaRaye: Yes.

Q. How much would it be?

LisaRaye: Around 50,000 a trip.

Q. So \$50,000 for a weekend essentially?

LisaRaye: 50,000 one way.

Q. Right. So 50,000 one way and 50,000 going back as well?

LisaRaye: Yes.

Q. Can you say now roughly how many times that arrangement was put in place, that you would use private jets during the period before your marriage?

LisaRaye: At least two or three times a month.

Q. This is over a period of how many months?

LisaRaye: I am sorry?

Q. Forgive me, you said at the outset that you were flying with commercial scheduled airlines, but subsequently he started using private jets. How many months were you flying in private jets back and forth?

LisaRaye: It started maybe a month and a half after we met.

SIR ROBIN AULD: The private jets did?

LisaRaye: Yes.

MR MILNE: Did that arrangement continue up until the time of your marriage?

LisaRaye: Yes, I jokingly said that I need a plane, we need a plane and he started looking into getting a plane and then eventually we got one and I used that plane.

Q. After you were married, which was April 2006, where did you live from that point forward, were you living together or separately?

LisaRaye: Both. I have a house prior to marrying Premier Misick in LA that I owned and then I would come here. We had an older house in Leeward Estates before we moved to the house that we are now.

Q. Just so we have some idea of the domestic arrangements, clearly, you had obligations still in California insofar as your work was continuing there on television?

LisaRaye: Yes, I had a contract for five years.

Q. So once you were married, was there a different arrangement, would you be spending more time in the Turks & Caicos Islands or was it still a process of commuting back and forth from the USA on a weekly basis?

LisaRaye: I had to commute because I have a contractual agreement with the production company to tape Monday through Friday. So the weekends were only mine. If in course there was not any promotional events that I had to go to.

MR MILNE: I hope what you have in front of you now is a photograph. It is a photocopied photograph so it is not very clear but it is, we understand, a Gulf Stream aeroplane. Do you recognise that?

LisaRaye: Yes.

Q. Is that -- obviously you can't see the registration number, but does that appear to be the one that you understood was subsequently acquired?

LisaRaye: Yes.

Q. Would you turn over the page from there, please. What we have at page 1045, the following page, is a document headed "Wealth Aviation". It is not the complete document because it is clear from the heading at the top that this is an appendix to perhaps a bigger document but it appears to be a proposal of a sale of a Gulf Stream 3 aircraft, built in 1983, bearing the registration N165G. Over the following page, 1046 there is a document which is similarly Wealth Aviation, headed up "Offer to Purchase", and there are names typed in, I make clear, no signature on this document but it appears to be an offer from somebody called Tai Eason, who gives an address at the Howard Hughes Parkway in Las Vegas to sell the aircraft. The purchaser is typed in as Michael Misick Premier and it gives the government address, Government Square in Grand Turk. Had you ever seen this document before?

LisaRaye: No.

Q. The document relates to an aircraft N165G, which is in fact the photograph that we see before. Did you ever come across this aircraft?

LisaRaye: Yes.

Q. Did you ever travel in it?

LisaRaye: Yes but let me say this, the first page on 1045, I remember seeing the breakdown of the plane. I remember seeing paperwork on that.

Q. Where was it that you saw that paperwork? Where were you at the time, I should say?

LisaRaye: On the plane, one of our trips in home, here in Turks & Caicos.

Q. So were you flying in this plane when you saw the paperwork in relation to it?

LisaRaye: Yes.

Q. You were being flown from Los Angeles to Turks & Caicos?

LisaRaye: No. We were being flown from Miami.

Q. I beg your pardon?

LisaRaye: To Turks & Caicos.

Q. From your conversations at the time, what did you understand was the purpose of the documentation, why did you have the documents?

LisaRaye: We were buying the plane. We bought the plane.

Q. Did the Premier tell you that you were buying the plane or did you understand that from some other source?

LisaRaye: No he told me.

Q. The document we have, again the undated one -- the unsigned one is actually dated from March 2007. That may be a prompt, it may not. Does it help you put any sort of timeframe on when it was that you first started using that plane?

LisaRaye: A little.

Q. Would it have been around then or do you think it was much earlier, much later than that?

LisaRaye: It would be around then.

Q. In the period before the purchase, clearly this is nearly a year after your marriage, had there been any other planes being used?

LisaRaye: Other than the ones that he would rent?

Q. Other than the ones he would rent.

LisaRaye: We would utilise one of his friend's planes, Mario Hoffman.

Q. So he would borrow a plane from Mr Hoffman?

LisaRaye: Yes.

Q. And where did you fly in that plane?

LisaRaye: One time we flew from here to Miami, Miami to LA.

SIR ROBIN AULD: What in the same trip?

LisaRaye: Same trip. There was one other trip but I can't really remember where we were coming from or going to.

Q. You say that there came a point – I will come back to Mr Hoffman in a short while. You say there came a point where you travelled in this plane, N165G, and you understood that it was going to be bought. When you learnt that, did you do anything about it, did you make any arrangements?

LisaRaye: Well, my part of it was we wanted to change the inside, the interior of the plane, cabinetry, add some TVs, telephone, I was going to put the family crest in the carpet, that sort of thing.

Q. We have been shown a document. I think, is it true, you had gone to the trouble of having a family crest designed?

LisaRaye: Yes.

Q. It says "L and M" on it, I am going to guess that means Lisa-Raye and Michael?

LisaRaye: Yes.

Q. In the event, did you discuss this customising, if I can call it that, with the Premier?

LisaRaye: Yes. Actually we went steps further than that. Actually we went through the plane with a fine toothcomb with our captain, Captain Mike and we pointed out everything that we wanted, colours, fabrics. He was actually sending me swatches, prices. We went through the whole thing. Actually I thought it was being done for some period of time when I did not see the plane for a while.

Q. Fair enough, I will take it no further. But the process that you were going through, you said: he sent me swatches. Is that Captain Mike sent them or did the Premier send you these?

LisaRaye: They faxed me coloured swatches and then that was not good enough for me, and so as I was waiting for them to send me everything, I asked Michael: where is everything. He said they sent it to Jeffrey Watson, a friend of his. And I said: why would they send it to him when I am the one clearly picking the colours; and he said: he is going to send them to you, he was coming down, he just forgot about them; because I just saw him the weekend before.

Q. You had seen Jeffrey Watson the weekend before?

LisaRaye: Mm-hmm. He did not give me anything, so I kind of was like: why did he not give them to me. I kind of felt like they were being held from me.

Q. First of all, can I ask you, how often did you meet Jeffrey Watson?

LisaRaye: Quite a bit. He would come to the island. He would stay with us at the house.

Q. Was he a family friend?

LisaRaye: He was Michael's friend.

Q. We understand that he is a US citizen, is that right?

LisaRaye: Yes.

Q. Up to that point, when Jeffrey was mentioned in the context of the plane, did you understand that Jeffrey had any connection at all with the plane?

LisaRaye: No.

Q. Having made the plans that you have described and having gone to the trouble you described, in the end did you get the opportunity to do the work that you wanted on the interior of the aircraft?

LisaRaye: No. Some things were fixed on the plane that needed to be fixed in the inspection, but none of the carpentry and the tv ads, none of that was done.

Q. Was it ever suggested to you that in fact you didn't own the plane and you had no right to do that?

LisaRaye: Never, no. I never knew that we did not own the plane at all.

Q. During the period that you were married to the Premier, and this plane was being used, where did it take you? What sort of trips did you make on it?

LisaRaye: All of our trips. Vacations, we took a trip to Africa for two weeks, two and a half weeks. We would go and visit my daughter in school in Switzerland. Milan, Prague, LA, I was on tour doing a play, so on the weekend the plane could come pick me up and bring me back home and get back to the play on Sunday. Everywhere we travelled.

Q. So it was a regular or frequent event that you used this plane?

LisaRaye: Yes. However, let me add this: I actually sometimes like to fly commercial. I think it is a part of my business to allow people to see me, so I like to kind of go through the airports. So I would sometimes say: no, I want to take a commercial flight, it is okay. But I would miss some flights, so he didn't like that, so he would send the plane to get me if I said I was stuck in Miami and I would come in the morning, he would say: no, I am going to send the plane or a plane to come and get you; as if though I could not stay in Miami for whatever reason.

Q. On the trips that you were making, particularly the trips overseas, were you ever present when he – your husband appeared to be working?

LisaRaye: We took a trip to Dubai where he spoke on a panel there. Some type of tourist conference.

Q. But the other trips that you took to the US, to Europe, to Africa, as far as you were aware, was any of that working time for the Premier or was it vacation time that he was spending with you?

LisaRaye: Well, we – he didn't have any business in the States so that was personal. Our Africa trip was vacation, personal. We went to London one time and that was business and personal. But majority personal.

Q. Leaving that to one side for a minute and looking, as it were, at the bigger picture, your husband clearly was a man who is prepared to spend money. When you first met him, was money discussed between the two of you at all?

LisaRaye: We had a quick romance. We met. I came to Turks & Caicos. Before I really realised who he was, I had committed to come back three days later, which I did with my mother, my daughter, my aunt and my niece. Then after that I was coming back and forth. Michael asked me to marry him a month after that and I was kind of blown away because I had just wrote a list of the type of man that I wanted in my life, and I kind of felt that God kind of sent him to me to take me away like --(Editor's note: some kind of noise was made by someone in the audience as LisaRaye was talking about being swept up by Michael)

SIR ROBIN AULD: Please, this witness is entitled to the respect that all witnesses have had in this, and it is very disconcerting when you are giving evidence to try to pay attention to the questions, give truthful and accurate answers, if you are conscious of a feedback from the audience all the time. If there is any more overt noise, I shall clear the room. Yes, Mr Milne.

MR MILNE: I think we can reasonably assume it was a happy time in your life and you clearly were, I don't seek to pry, but I assume you were in love?

LisaRaye: I was taken away by the process of finding that man in my life. I did not know who he was actually until after I had that connection and that commitment to come back. I was actually going through the airport when he was putting me on the plane and I saw a picture of him on the wall, and I looked at him and I looked at the picture, and I said: oh my God, I am with the president; and so that is when I kind of knew at that point. When I visited maybe three times after our first meeting, we were actually in the ocean and he said to me: "I just left my attorney's office and he wants you to sign a

pre-nup". And I said: "I don't have a problem with signing a pre-nup because I don't even know how much you are worth". And he said: "but I don't want you to"; and I kind of felt like, really? Wow. I had mixed emotions like really? Wow and why, you know?

Q. Yes. Did you ever come back to the topic, did you ever discuss his net worth at that stage?

LisaRaye: We did. Actually I had him write out his assets, but it really didn't mean anything to me because I was not familiar with Turks & Caicos, so much of what he said, it just sounded like a lot. I didn't know what it really was.

Q. As far as you knew at that stage, did he own property?

LisaRaye: Yes.

Q. As in real estate, to be clear?

LisaRaye: Yes.

Q. Clearly he was a high-profile individual, he was the Chief Minister or Premier of the Islands and that must have been something that was quite impressive in one sense.

LisaRaye: I didn't really know at the time what a minister of tourism meant, but I did know that being the Chief Minister was the head person in charge. Yes, I knew that.

Q. As far as the spending of money was concerned, would it be fair to say that he was generous and open-handed in his spending?

LisaRaye: Very, very sweet, very giving.

Q. Did he ever make any comment, other than the discussions for a pre-nup, about his state of affluence?

LisaRaye: There was one thing he would always say constantly: we are rich, you don't have to work any more, I am your stability, I am your rock. Because I was a single parent for 16 years, my personal struggle was kind of hard. So he would always say: you are not alone and you are not in this by yourself, you don't have to work any more, what is yours is yours, what is mine is yours, we are rich; and it is like I got it, I got it, you know?

Q. Am I right in thinking, though, that part of the discussion was that he was encouraging you to spend more time with him in the Turks & Caicos and less on your career?

LisaRaye: After a while it did come to be that.

Q. Obviously that is a personal discussion between the two of you and it is perhaps in many marriages, I suspect.

LisaRaye: It took me by surprise because he did promise before we got married that I did not have to change anything. I did let him know that I was not finished doing what I wanted to do, branding my name and making my mark in Hollywood. I enjoy acting and I don't want to quit.

Q. As far as provision of funds is concerned, clearly because you had a career, you had income from your professional commitments in USA. Did he provide for you, though, in terms of paying bills, covering credit cards, matters of that nature?

LisaRaye: After a while we did sit down and discuss how he was going to take care of me and my businesses. I have a business called My Way Productions.

Q. I am going to pause you there a second because that is a name, it is close to a name that we have heard during the course of the inquiry. Your business, My Way Productions, is that a Turks & Caicos company or a US company?

LisaRaye: US company.

Q. Based, I take it, in California?

LisaRaye: Yes.

Q. Was that one of the -- that was one of your companies, I don't need to know about the others but one of your companies in the USA?

LisaRaye: Yes.

Q. Because the title of a company we have heard mentioned in this context is My Way Productions 2 Limited?

LisaRaye: Yes.

Q. They are separate companies, but with My Way Productions in the Turks & Caicos?

LisaRaye: Yes.

Q. Is that the set up? Your company in the USA then, My Way Productions, what did you use that company for, what was the purpose?

LisaRaye: For my income from my show, from any performances, motivational speaking or events that I would have, I would contract my make-up artist, my stylist, my staff at my house, my assistant, my staff.

Q. Can we take it that that company, based in California, presumably had bank account or bank accounts in California and maybe staff who helped to run it and administer it?

LisaRaye: Yes. I have a business accountant, managers that takes care of my bills and pays them.

Q. We are going to come in a few minutes to other accounts that touch on the Turks & Caicos Islands. The topic of some interest has been an American Express card that was used by the Premier, and we have seen that the account with American Express in fact had more than one card, and that one of the cards was in your name, do you recall that?

LisaRaye: Yes.

Q. Just for ease, it could be best if you took the bundle 3. It does appear to be a page from a statement of account. The American Express is known as the Centurion card which is a brand name. These entries we see here appear to reflect a period in May of 2007. Do you recognise that? Is that your statement?

LisaRaye: Yes.

Q. Or a page from your statements. In fact we can see -- I am not going to go into the detail -- but it is clear that there is spending in US, Florida, Illinois, Chicago. I think it reflects also a bit of a trip to London at one point?

LisaRaye: Lausanne, Switzerland, where my daughter was going to school.

Q. We see Liberty and Harrods got a look-in on the way. But that was the card that you were provided with. Did you pay that bill or did your husband cover the costs on that bill?

LisaRaye: He paid this bill.

Q. Clearly there would be one account although it is separated between cards -- there would be one statement produced. Did those statements ever come to you or did you simply leave it to him to administer that?

LisaRaye: We got very little mail at our house. I didn't see any bills. I would only see the ones that I guess maybe he had some discrepancy about and he would ask me about.

Q. The statement that I showed you a moment ago, the single page dates, as I say, from around May. Reflects usage in May 2007. Can you say -- had you had the card for very long before that particular time?

LisaRaye: I can't remember.

Q. Roughly, I am not seeking to hold you to a precise figure, how much would you say you were spending each month on that card?

LisaRaye: It depends on what -- how much I was travelling and what I had to do. Let me explain. I had to change my wardrobe, so to speak, from my Hollywood lifestyle to the First Lady lifestyle, and so I had to, you know, get hats and gloves and different suits and only wear white, so I am very limited on the things that I wear. And based on my lifestyle in California, there are things that I wear that if I do an event, I can't wear more than once.

Q. Right.

LisaRaye: So that depends if I had to do a lot of shopping, and he too, coming into my world, there was a difference in what he had to -- how he had to --

Q. Acclimatise perhaps?

LisaRaye: Present himself.

SIR ROBIN AULD: Mr Milne is after a figure, it is probably an impossible figure, but what he is after is a very rough indication of how much you might spend, say, over a period of months per month.

LisaRaye: I just know that one time it was \$200,000 and it probably was more than once, but this one time he came to me and he said: you are spending too much money; and I said: let's go through the bill; and we went through the bill and I had to show him, remember this is what you told me to get for this and this was because of that; so I had to break it down to him so he wouldn't think that I was out just saying: let me just buy anything and everything.

Q. You described changing your outfits in the sense of having to put on a different wardrobe. Is that something that you felt you had to do or something that he suggested you should do?

LisaRaye: A little bit of both. I wanted to fit the bill. My reputation as an artist in the States is much different than a First Lady and so I was trying to fit in and trying to be embraced and trying to do the right thing.

Q. In terms of the spending that you did together, how would you describe that?

LisaRaye: No limit.

Q. Right. Did you do a lot of entertaining?

LisaRaye: An awful lot.

Q. Here or abroad?

LisaRaye: Here.

Q. I think there was one occasion where you, together with your husband, provided what is known as a wrap party, is that right?

LisaRaye: Yes.

Q. Is that the end of a series where there is essentially a party for everybody who has worked on the television show?

LisaRaye: Yes, during the end of your run, your show coming back you get the word that you are coming back, you have a wrap party in conclusion. It is normally a big to-do kind of thing and we wanted to give the best damn wrap party in 24 hours.

Q. Did you manage that?

LisaRaye: Yes, we did. We flew the writers, the director, the producer and the actors here for 24 hours and showed them a good time. I wanted them to see what Turks & Caicos had to offer, I wanted them to see the waters, I wanted them to be able to experience it so when they go back they can tell everybody.

SIR ROBIN AULD: When you say he flew them here, do you mean he paid for their air fares and scheduled flights or he ferried them across in a plane or what?

LisaRaye: No, he paid for them on commercial flight and put them up in a hotel.

MR MILNE: Simply a year, can you say which year that happened?

LisaRaye: 2006.

Q. After your marriage, would that have been?

LisaRaye: No, it was not after my marriage.

Q. Before your marriage in 2006. So some time in the early part of that year.

LisaRaye: Mmm hmm.

Q. Dealing with the house that the Premier had here, we know that the Premier has a large house at the Leeward end of the island. When you first met him, what was the situation with that house? How far had it got, because it was being built?

LisaRaye: Yes, it wasn't built yet. We were living in a smaller house on the beach on Leeward, in Leeward Estate still, and he had the blueprints for the house and so I came in just enough time to change some of the blueprints. He was building one master bedroom, he said, and so I kind of divided that and made other rooms and made the kitchen a little bit bigger, I like to cook, so -- I kind of added my flair, if you will.

Q. A case of adding a woman's touch to what would otherwise be a more masculine set-up, I suspect?

LisaRaye: Yes, I am a family person and so -- I am a people person, I love people, so I knew that I wanted more than one bedroom in the house.

Q. Such design costs money. Do you know roughly how much was spent on that?

LisaRaye: Not on the house itself, I was here a couple of weeks ago when Michael was in the hearing and I would hear different figures and I now know that the house was 8 million but the interior design, we spent well over \$1 million.

SIR ROBIN AULD: Over 1 million. Does that include furniture as well?

LisaRaye: Yes.

MR MILNE: Where was it that the furniture came from? Was that sourced locally or the US?

LisaRaye: Well, it started when we went on our honeymoon. We went to Israel and Indonesia, Bali, so I always wanted to, in my travels, be able to get furniture from each place and bring it back to the house. So we bought a lot of furniture from Bali and he picked out some patio furniture and some art pieces and we had a container full of stuff that came from there. Actually a friend of his -- of the (in-audible) that owns Parrot Cay, their general manager worked over there, her name is Sheila, and she actually helped us get a container and ship everything and make sure everything was to get here.

SIR ROBIN AULD: Can you remember now the order of expense on that furniture that you brought back in the container?

LisaRaye: Not at all, because there was a difference in the money so --

SIR ROBIN AULD: That was all part of the million or was on top of the million?

LisaRaye: On top.

SIR ROBIN AULD: I have seen a figure somewhere for that or an estimate but I can't remember where.

MR MILNE: Certainly the statement, sir. Throughout this period, apart from obviously when you were travelling away with the Premier, you continued to work in television in the USA?

LisaRaye: Yes.

Q. Was there ever any discussion of the Premier appearing on television in the USA?

LisaRaye: Yes. We had a contract with Warner Horizon and Lifetime to do a reality show. They wanted to do a reality show of -- a fish out of water type of show, celebrity turned First Lady, and I thought it would be a great idea, I was executive producer, so I thought it would be a great idea to showcase Turks & Caicos. It would be a commercial for us here, so I kind of was thrilled about it.

Q. How far did that project get?

LisaRaye: Quite far. The first couple of months before we got a deal, there was so much going on in our life and me coming from television, I felt like we need to get this on film and so he actually paid for the first couple of shootings. I think we paid maybe 100 to 150,000 for the first couple of shoots and we were going to sell that to the production company when they bought the show, and then we landed at Lifetime and then they spent half a million dollars on the pilot alone and the pilot is the first show that you show on television.

Q. Was the pilot actually made?

LisaRaye: Yes

Q. It was. But did it ever go beyond pilot?

LisaRaye: No, unfortunately that is when everything started unfolding with the Inquiry and the corruption and the allegations and stuff, and so they were kind of pulled back.

Q. Simply -- I am going to take a few points, I hope relatively shortly. I don't wish to lead, sir, but it may be we can cover these in short order. We understand that the Premier, whilst you were married, did help support your daughter who was at college in Europe, is that right?

LisaRaye: Yes, he actually had given financial support to her for school and to her getting a degree, and since we have actually separated, he has pulled back his support and now she has left the University of Buckingham and had to come back to LA with me.

Q. We also understood that he supported a lady in Florida who he has told the Commission is the mother of two of his children, a lady called Mildred Rivas. I think you were aware of that at the time?

LisaRaye: Well, I was aware of this a couple of months after I married the Premier of the first child. And then I was looking through paperwork at home and found the credit card and so I questioned that. I did not know about the second child. The second child was born a year after we were married.

Q. So his second child with Mildred Rivas was born a year after your marriage?

LisaRaye: Yes.

Q. You obviously did become aware at some point that he was paying the credit card for her and helping to support her and presumably the children?

LisaRaye: Yes. When I knew about the first child, there was a hurricane in Florida and her car was messed up and he asked me -- he told me that she wanted him to help her get another car and I said yes because that is your child and that is the mother of your child and she needs to get around; and coming from being a single parent myself, I understand that totally; and then he made aware to me that the condo that she had was in his and her name, and then I asked him to change that and to give that to her so she can have that.

MR MILNE: May it please you, sir. Mrs McCoy Misick, before lunch we were talking about money and the spending of money. Is it right to say that on occasions the Premier had also loaned money to people?

LisaRaye: In the beginning of our marriage we had an agreement that we were not going to loan or give anyone money because we realised that both of us were like a target of people asking, can we have, can you give, that kind of thing, and it was to see how much money we would save within a year of people asking us and us not giving. So we made that agreement up, so we were not supposed to, but as I was here a couple of weeks ago, hearing Michael's testimony that he loaned Piper, Honourable Hanchell \$1 million, I don't know anything about that. Then a couple of other things trickled down and I don't know anything about those loans.

Q. Were you aware of your husband borrowing money from other parties?

LisaRaye: No.

Q. We have heard about a series of loans, some of them relatively small and by the overall standard fairly modest. \$100,000 here or there. Did he ever mention any of those to you?

LisaRaye: No.

Q. Simply while we are on that topic, we have also been told on behalf of the Premier that at the time of your wedding, there were a series of wedding gifts received which were simply cash or wire transfers of money. Were you made aware of those either?

LisaRaye: Not at all, because I had opened up all of the presents, all of the gifts and made notes to send thank-you cards out and -- in my office. So none of that money reached me.

Q. Specifically, sir, so it is clear what I am discussing here, Saunders & Co, his former firm, apparently gave him \$50,000 as a wedding gift. Not familiar?

LisaRaye: I knew nothing about that.

Q. He has also made a declaration that Minister Hanchell gave him 10,000, Prestigious Properties gave 20,000, Turks & Caicos gave him \$15,000 and the Caicos group a further 15,000. Can we take it that you were not aware of any of those?

LisaRaye: I didn't know that we received any cash. I thought everything was what I opened up the night after we came back from our honeymoon.

Q. Those in total just over \$100,000. Dealing if I could -- I will come back to the other loan. In respect of your husband as an individual, you have described him being generous. Did you observe anything else, though, in relation to people's reactions to him? How did you feel he was treated by people that he did business with?

LisaRaye: Respectful. There were several times when we would visit North Caicos where he is from, and people would receive him with open arms and he was very generous. He would even give money to them, you know. I thought that was great.

Q. I am sorry, you are saying he would give money to them. First of all, when was it that you recall going to North Caicos with him?

LisaRaye: The first time was during the campaign.

Q. Right. That would be the campaign leading up to the 2007 election?

LisaRaye: Yes.

Q. What did you observe on those occasions?

LisaRaye: We would walk down the streets and kind of people that was outside, we kind of mingled with them, stopped and talked with them. I guess it was his way of kind of introducing me and showing me around North Caicos and you know people would come and ask him, my telephone bill is due, are you going to look out for me this time? And he would, and he would go in his pocket and give them money and I thought that was really great.

Q. Did you see him giving people cash on many occasions?

LisaRaye: Yes.

Q. What sort of amounts are we talking about? Just a few dollars, hundreds, more?

LisaRaye: Not a lot, a hundred dollar bill here and there.

MR MILNE: How would he give it to them? Would it be handed out openly?

LisaRaye: Well, not that openly, because there were a lot of other people around, so, you know, if he give a hug, it would be a pat in the hand, and pretty much like how you would tip your bellman or someone at your kerbside services doing your luggage for you.

Q. In the lead-up to the election, did you get involved in any way with organising events or contributing to the election campaign?

LisaRaye: I was working at the time so I would fly in on the weekends, and then I knew that he wanted to order some stuff, some T-shirts, some hats, clappers, that kind of stuff and one of my assistants said that they could get it wholesale for him. So he ordered a bunch of stuff from LA and had it sent down.

Q. The election was just after Christmas 2007. Were you involved in any way in organising events around that Christmas time? We have heard reference to a carnival for Christmas.

LisaRaye: It was my idea to bring a carnival here, to the country for the kids and I understood it was the first carnival ever. So he gave me a budget in which I could kind of facilitate to the person that I hired to help me, which was a local and it was kind of like my way of kind of introducing myself and doing something for the country, a contribution. And it was a huge success, it was supposed to be an annual thing but the next year after that, I asked him what type of budget could I have for this Christmas, and he said to me that he only did that because of election year and that he was not doing it again. That kind of made me upset because I was saying: you said that it was going to be annual and that I could do this and why would you say that I can do this if now I cannot keep that up.

SIR ROBIN AULD: How much was the budget for the carnival that he did give you? Roughly?

LisaRaye: I really can't say, I don't remember.

MR MILNE: Do you remember the scale of the carnival? Did it involve many people or was it a small-scale thing in one neighbourhood?

LisaRaye: No, it was nice. It was a Ferris wheel, a slide, jumping beans, music DJ, a dance concert, stuff for small kids, for big kids. It was painting, balloons, it was a hot dogs and cotton candy. It was like a real carnival, you know?

Q. Forgive me, I didn't ask where it was held?

LisaRaye: It was held downtown.

Q. Downtown Providenciales?

LisaRaye: At the ballpark.

Q. Thank you. As far as you knew, where did the budget for that come from? Was that his personal money or was that government money that was funding it?

LisaRaye: It was government money.

Q. Did you ask which budget that would be from?

LisaRaye: No. I would not have known to even ask that anyway.

SIR ROBIN AULD: How did you know it was government money?

LisaRaye: I was in contact with someone named Barbara for the second year of the carnival, but the person that I hired, which was Llewellyn, that was my partner for the carnival, he handled all of that, which is why I had him do everything, because I didn't know where to go or who to go to. I was just the brainchild behind the idea and cutting the cost and stuff like that.

SIR ROBIN AULD: How did that indicate to you that it was government -- who was this person?

LisaRaye: Who was the person?

SIR ROBIN AULD: Yes.

LisaRaye: I don't know her title.

SIR ROBIN AULD: How did it indicate to you that it was government money? She was in government employ, was she?

LisaRaye: Yes.

SIR ROBIN AULD: A woman called Barbara in government employ.

LisaRaye: Barbara was involved in the second carnival. The first carnival, Michael himself told me, let me see what I can do, let me see how much money we have. When he said we, it was not we, he and I, it was we the government.

MR MILNE: I am going to come back to government funding in a little while but if we could turn for the moment, please, to a different subject, which is a loan that we have become aware of from a bank in Prague, a bank called the J&T Banka, before the proceedings of the Commission took place; were you familiar with that bank at all?

LisaRaye: A little bit. It is attached to the American Express black card, the Centurion card, and because it was based in Prague and I would use it in the US, sometimes it would be declined, and I would have to call and then they would ask me for the address of where the card went to, and I didn't know any of that, and so I would have to call Michael and have that on record, and that is how I kind of knew.

Q. You mentioned in passing at one point that you had been to Prague with him?

LisaRaye: Yes.

Q. Had you ever met any bankers there or had any dealings with the bank whilst you were in the city?

LisaRaye: No.

Q. That trip, as far as you were concerned, was it purely for holiday purposes, vacation?

LisaRaye: It was vacation, yes.

Q. We have been made aware and we have been shown documents which indicate that there came a point when a large-scale loan was taken out of the J&T Banka, which is based in Prague, that loan being for \$6 million. I think you have been shown documents. We have, if it assists, in volume 1, black 1, it is the Michael Misick bundle, this is at page 55 within that

bundle. If you turn to page 55 it gives -- it is clearly a detailed technical document relating to a loan. We are probably far more familiar with it now than you would have been, but it does name you on the first page, and it gives your name, your date of birth in Illinois, USA, and indeed a passport number which would be, I take it your US passport?

LisaRaye: Yes.

Q. The loan itself is being made by the J&T Banka and it is a loan contract, and if I take this very shortly, if you turn to the top of the following page, page 56, it is a loan up to \$6 million. Which is in the first couple of lines of that document. That money to be paid to a bank account which is in the First Caribbean International Bank. We know now that that is the client account or one of the client accounts of Chal Misick, your former husband's brother. Finally if we turn through to close to the end of the document, page 63, this is where the document is signed, and there are a couple of signatures by officials of the bank on the left-hand side. That is dated as being in Bratislava, which is Slovakia. On the right-hand side in the Turks & Caicos Islands on 30th April gives your husband's name and a short signature, but I think we recognise that now as being his regular signature and what appears to be your signature beneath. Do you recognise that?

LisaRaye: Yes. I do recognise this but I didn't know this was a -- for a loan or anything at all. I was shown this, but I don't know who these other people are here. Certainly I had -- not been notarised in front of me or anything. I would not believe that we would need a loan for anything because that never came out of his mouth. We never had any money problems. He has always been very, you know, out front about our money situation. I didn't know anything about this. I heard this when I was here a couple of weeks ago, though, and I was surprised of it then.

Q. Strictly speaking, reading this document, it makes you jointly liable for \$7.2 million with interest?

LisaRaye: First of all, I would not sign a document of this type of magnitude because I knew that my resources personally could not even cover me getting in this much debt at all.

Q. You are slightly ahead of me. I was going to ask would you have signed it, had you known.

LisaRaye: I would not have done that, no.

Q. In fact, if we turn over the page, this is at page 64, it seems to be part of the same document because it says "loan contract" at the bottom and it is page 10 of 10. The previous page is 9 of 10. The signature there is not desperately clear, but it is above the name "Stephan Kral". You know of Stephan Kral?

LisaRaye: I do.

Q. And you have met him on a number of occasions?

LisaRaye: Yes.

Q. Do you recall now having signed a document with him acting as a witness?

LisaRaye: No.

Q. Clearly that is a separate page that has been signed there. Doing the best you can, do you remember being asked to sign a document that appeared to be a legal document at any stage?

LisaRaye: No. I do not. But if Michael would have asked me to sign anything, I probably would not have had any problem with signing it, because, my goodness, I have an in-house lawyer that I live with, so I would not have -- and I am his wife, so I would not have thought that he would have tricked me into signing anything. I didn't think that my -- he would need my signature on this because I would not -- I didn't have the money to even do this, and certainly I have not given anyone any of my information to even look into my financial status to be able to apply and to get a loan. I didn't give any records of how much I make or my taxes or any information.

Q. Sir, can I make clear for completeness as well, the following document, which is the mortgage over shares which is linked to the loan, did not require Mrs McCoy Misick's signature. It appears nowhere on the document. That is clearly not something that was signed at the same time. That is signed purely by Mr Chal Misick, and although I needn't take the Commission to it right at the minute, there is an extension document in relation to the loan, whereby the period of the loan is extended for an additional 25 year, and again there is no signature from Mrs McCoy Misick on it. It is signed purely by the Premier on his own. I am not going to go trooping through those documents at the moment, but I mention that in case there is any queries raised.

LisaRaye: Wait a minute, does that mean that the loan is more now?

MR MILNE: The extension was an extension of the period for repaying it. The document that we have just shown you required repayment within one year. From 2007. The extension extended that period for repayment for an additional year but an ongoing rate of interest.

MR MILNE: In short, you were wholly unaware that this loan existed?

LisaRaye: Unaware.

Q. Or that it was necessary, if I follow your evidence correctly?

LisaRaye: I didn't know that we needed a loan at all.

Q. Mrs McCoy Misick, it begs the question in a sense, clearly your husband was the Premier, clearly he received a salary from the government; did it ever strike you that the lifestyle that he adopted was rather more lavish than might be reflected by an elected official's salary? Did you think he was earning more than simply his salary for the job?

LisaRaye: Earning more personally?

Q. Yes.

LisaRaye: Yes, he shared that with me.

Q. Where did you understand his money was coming from?

LisaRaye: Property that he owns, real estate.

Q. Did you ever discuss his real estate with him, his real estate holdings?

LisaRaye: Not in depth. He would drive me around the island and say to me, you know: I own that, I own this and I have a per cent in the Alexander hotel, small things and small developments of hotels that he was going to do.

Q. Clearly he was a busy man, he had a government to run. Did you ever learn from him who was managing his business affairs if he was not able to do it?

LisaRaye: I knew that Washington had something to do with Prestigious Properties and all of our money dealings had to do with Chal. He would handle everything for us.

Q. So was -- as far as Chal was concerned, Chal was the money man, is that right? The money organiser?

LisaRaye: Yes.

Q. What did you think Chal did for a living?

LisaRaye: I thought he was an accountant until recently and I heard that he was a lawyer.

Q. Did you have many dealings with Chal yourself?

LisaRaye: I would talk to him on the phone, and every entity that I would make up, every company that we were getting ready to do, I would make up the names of the company and I was -- I told Mi-

chael, or Michael would tell me to tell Chal, and he would do the paperwork on it.

MR MILNE: We will come back to bank accounts in a minute. Whilst we are on the loan, we should perhaps deal with this. We have been told by the Premier that the purpose of the \$6 million loan was at least in part to fund a house in Los Angeles, is that right?

LisaRaye: I don't know if that was what the loan was for because I don't know anything about the loan. I know that we were getting a house built in LA. I know that part, yes.

Q. When did you first decide to build a house in LA?

LisaRaye: I really, really never really wanted to build a house in LA. I have a five-bedroom, seven-bathroom house of my own that I love but that was not good enough for him. He wanted a better home, a gated community, a gated home kind of feel, and we were to look for our home together as husband and wife, and so I understood that, and I kind of went along with trying to find this dream house, and we found a piece of property and it was supposed to be, you know, built in key turn kind of situation.

Q. Did construction ever begin on it?

LisaRaye: Yes.

Q. Roughly when was that, just within a year? Was it shortly after you met, before you were married, after you were married?

LisaRaye: It was a year or so after we married.

Q. After you married so it -- around 2007 onwards?

LisaRaye: Yes.

Q. How far did the project get?

LisaRaye: They built the second floor.

Q. What happened then?

LisaRaye: Well, because at the time we were also building the house here, I had -- went through, and I had never gone through before, of really actually deciding where the electric sockets go. It was a bit much for me dealing with this house down here in the Turks & Caicos, so this house in LA, I wasn't pleased to get a new house because I felt like we weren't going to spend enough time in LA to utilise that house, and my daughter was away at college and I was by myself, and you know, I just felt like we are spending this money for nothing. So every time I went to deal with the house, I kind of got a little depressed, until I went with him and we saw the second floor, and I really just burst into tears because I just did not want to move out of my house. I didn't want the house.

Q. So was it decided at that stage you are not going any further with the project?

LisaRaye: Well I think the real estate agent had pulled Michael to the side and said, is she going to be okay? I notice every time that I deal with her she is a little overwhelmed with this. So Michael and I had a discussion that night and I just told him, I said I am not comfortable having an \$8 million home, it is just too much house for me. It is just too big and he said what do you want to do? I said I don't want it, you know.

Q. To that point, how much had been paid out for the project?

LisaRaye: 200,000.

Q. What happened to that money?

LisaRaye: He let them take it. I mean -- we lost it.

Q. Did he ever try to argue for it back or do a deal with them?

LisaRaye: No, actually I wanted to -- something, maybe build us an apartment complex or something that we can rent out and make some money off of instead of just giving them that money, but for him he felt that like it was nothing and he didn't want to deal with the headache and he just kind of, you know, wiped his hands of it.

Q. So was the money simply written off and the project abandoned?

LisaRaye: Yes.

Q. We touched upon credit cards and forgive me because for completeness, I should have mentioned that the Commission has seen also that you had a Mastercard, a Horizon Mastercard, does that --

LisaRaye: Yes.

Q. -- ring any bells....We have a number of statements from that. Page 2, page 660 the statements begin. Again, was that a card that was paid for by the Premier?

LisaRaye: Yes.

Q. You have mentioned your dealings with Chal. I think reference has already been made to setting up companies. We know that you had My Way Productions, which was your US company for professional purposes. I think you accepted that a second company, deliberately called My Way Productions 2, was set up in Turks & Caicos Islands. When you set it up, what did you anticipate would be the purpose of that company?

LisaRaye: When I first came here, I had a school tour and I asked some of the kids, what would they like to see happen here in Turks & Caicos Islands, and they would say, you know, some basketball camps, some football camps, movies, that sort of thing. We want to see Duway(?) Way (I think this should be Dwayne Wade). We want to see Shakira or Beyonce. So because I am in Hollywood I have those relationships, I wanted to begin to do concerts for the kids and we brought a welterweight boxing match here, so it was for entertainment.

Q. Was that how you saw My Way Productions, that it would promote that sort of concert or sporting event and things of that type?

LisaRaye: And any earnings that I may make here.

Q. We know that a bank account was opened. Do you recall who opened that bank account?

LisaRaye: Chal had to open it because he was the only person that I would deal with, with regards money and companies and stuff.

Q. As far as formation of the company is concerned, was that also Chal?

LisaRaye: Yes.

Q. Did you get the chequebooks or the banking documentation for My Way Productions, or was that left with Chal?

LisaRaye: I never got any cheques but I did get the business certificate.

Q. What sort of business did you do eventually through My Way Productions? What was it used for as a company?

LisaRaye: I did do -- I brought Sean Paul here for a concert, the Zab Judah fight.

Q. Did that generate money for the company?

LisaRaye: No.

Q. So it achieved its aim in one sense but not in terms of being a profitable venture for you?

LisaRaye: Right.

Q. We have in fact the bank statements which have been kindly provided to us and they can be found -- the My Way Productions 2 Limited, we see those at page 518.

LisaRaye: What page?

Q. 518 is the first statement. We can be reasonably confident, sir, we have pretty much a full set of bank statements because the statement at page 518 starts with a zero balance. It is clearly the beginning of a bank account and from this point onwards money is paid in and there are debits and credits throughout. But it would appear that this started, the first deposit ever was made on 3rd August 2006?

MR MILNE: This is held, I think, with the Belize Bank. I don't know if Mrs McCoy Misick can assist us, did you have any dealings directly with the bank at all in relation to this account, at least in the early stages.

LisaRaye: No.

Q. What we see in this account is a series of deposits. Casting your mind back and I realise it is quite a long time since, do you have any recall now as to who was putting money in or indeed why money was being put into this account?

LisaRaye: I thought that this was just my account. I knew that Michael was able to sign on the account and I heard a couple of weeks ago that he had been using the account, but I never received any statements from the account. So I never checked it for anything.

Q. The payments in, we have been told, represent a variety of items. The 60,000 that we see on 3rd August, which is at page 518 that you are looking at now, his description of that was that it was fees that you earned from the tourist board, would that be right?

LisaRaye: Yes.

Q. Indeed there were two payments, a later one, after the 60,000, a payment of 90,000 but that came the following year in April. In total 150,000.

LisaRaye: Yes.

Q. We have seen and accept that there is a contract between yourself and the tourist board. Whilst we are touching on this, whose idea was it that you undertake the contract with the Turks & Caicos tourist board?

LisaRaye: It was Michael's idea to make it legal.

Q. Did you have any independent legal advice or anybody representing you or did Michael deal with all of it?

LisaRaye: My first contract with the tourist board was negotiated by my attorney, my entertainment attorney in the States along with Michael, what was the best way to do business here, you know?

Q. Sir, I believe the contract has come separately. It may not be in this bundle. I think it came with the statement. My learned friend should have had that --

LisaRaye: We didn't get a contract.

MR MILNE: Not for the bank account, sir, no. I think the two parties for this purpose are as one because the evidence of both Mrs McCoy Misick and indeed the Premier's was that she was under contract to the tourist board and that the total of that contract was \$150,000.

Q. We see into My Way Productions 2 payments totalling 4 that, being 60,000 and subsequently \$90,000. There is a separate contract, I will come back to in a minute but that is clearly represented by these payments in. There is a further \$100,000 paid into the account. Dealing with the bundle you have in front of you at present, if we turn over to page 521. This is a payment 10 in of \$100,000. The Premier tells us that this was a donation or donations from Caicos Construction Management and Development Limited.

LisaRaye: I don't know who they are.

Q. Were you aware he was putting money into the account from political donations?

LisaRaye: No, because for me, I kind of round numbers off so I know what money I am putting in there, so I kind of knew that that money was, you know, a keepsake, just for me to get ready to do business, and I would kind of have a figure in my mind of how much it would balance out to be.

Q. If you turn over a number of pages further to 524, this is a payment in the early part of the following year. 8th February. There is a payment into the account of just short of \$300,000. \$299,700.

LisaRaye: I could have bought a lot of hats and gloves with that.

Q. Do you remember that money coming in?

LisaRaye: No.

Q. Have you ever done any work for a company called Kerwin Communications in New York?

LisaRaye: Yes.

Q. Were you paid for that work?

LisaRaye: Yes.

Q. Into which account was the money paid that you received?

LisaRaye: I can't remember because I didn't take it to the bank myself. Like I said, I would always give it to Michael and Michael would give it to Chal, or I would give it to Chal.

Q. Can you remember now how much work you did, was it a lengthy contract, a short-term thing?

LisaRaye: I don't know how long the contract was, it was for the ad campaign and for the art directing. This is what I do, I am a spokesperson, I am a model, so when I first came here and he told me about the campaign which they were doing, I went through books and magazines tearing out advertisements from Jamaica to Bahamas and Bermuda to see what they were doing and to see how we could advertise better than them.

Q. So it is implicit in what you are saying, although it has not really been spelt out, the work you were doing through Kerwin was to promote the Turks & Caicos Islands as you understood it?

LisaRaye: Yes, and to be the face that is in the ads for the ad campaign for the Turks & Caicos Islands.

Q. When you say the ads was that specifically a US campaign or was that to be on a wider basis?

LisaRaye: Well --

Q. We know Kerwin Communications is based in New Jersey but we don't know the extent of its work beyond the USA. Were you expecting to see your picture in, say, European magazines or South American magazines or did you think it would just be North American and the Caribbean?

LisaRaye: . You know, I never really took it that far. I was more concerned with the way the campaign looked and to bring the awareness to Turks & Caicos.

Q. The evidence that the Premier has given is that this figure, nearly \$300,000, was your earnings from Kerwin Communications. Does that come as a surprise to you?

LisaRaye: Michael negotiated that number. That number was a number that he came up with.

SIR ROBIN AULD: As a fee for you?

LisaRaye: Yes.

MR MILNE: Can you recall now whose idea it was that you work with Kerwin? Who suggested it.

LisaRaye: It was Michael. I didn't know that they were ready to do a campaign of course until he told me, you know, 3 so ...

Q. If we turn over the page again to 525 in the same bundle, there is an additional credit to the bank account of \$300,000. We have had two explanations of this. The Premier's evidence initially was that this was payment from a group called Windsor Investment Group Limited. His brother suggested that he may be wrong about that and it may be a part payment for sale of land. Were you aware of this at all?

LisaRaye: No.

Q. Did you get involved in any of his land transactions, purchases or sales?

LisaRaye: No.

Q. Over the page again, another 400,000 goes into the account at page 526, again said to be a land transaction involving a company called Solana Land Holdings. Were you aware of this money going in?

LisaRaye: No.

Q. Michael seems to have been using this account --

LisaRaye: I see.

Q. -- to pass quite large sums of money through. Is there any reason why he would need to use your bank account rather than his own?

LisaRaye: I have no idea. Certainly it was not for land, it was for concerts and business, for entertainment.

Q. Over the page again, 527, this in fact he says this is a payment in the early part of 2007 -- May -- \$90,000. He says that that is the remaining part of your Turks & Caicos tourist board contract. I think you agree that that is likely to be right?

LisaRaye: Yes, likely to be right.

Q. Over the page again, 529. \$1 million deposited on 4th June. \$300,000 deposited on 19th June. Were you aware of either of those?

LisaRaye: No. However, Michael had given me a cheque for \$1 million. Because as we combined everything for him to take care of everything in LA, all of the bills there, he did not take care of My Way Productions so my company was still running. But I was not working, so I was not replenishing back the money into my account. I kept paying out money to my staff and to people and was not working. So he said he would return that money to me and give me my own sort of money so I would not have to keep chasing Chal around. It was awfully hard to get wires to go through in a timely fashion, so I kept saying to him: I need my own money to be able to do things, and while you are out of town I have no way to get anything done; so he gave me a cheque for \$1 million, and we went to Chal's office to open up an account and I don't know what account he put that in, because like I said, Chal would take care of everything so I just assumed that that money was there and in an account when I need it. I would call Chal and have him wire it or make a deposit or credit for me.

Q. Up to this point, the balance on the account was -- the account My Way Productions was relatively healthy, although it had gone into deficit in May, because of a number of big cheques were drawn on it for \$100,000 at a time or more. So the \$1 million took it from being \$115,000 overdrawn to just short of \$1 million, \$884,000. Were you spending on this account for your business?

LisaRaye: Not at all.

Q. So any spending we see on here is not down to you, it would be down to somebody else?

LisaRaye: I would never spend because he said what's mine is mine and what's his is mine. So I was saving my money for my daughter, because I have never gotten a chance to do a piggy bank for her, to leave money for her.

Q. So this, although at times it is a relatively active account, it is not your activity we are looking at, it is somebody else's?

LisaRaye: I know there were a couple of times when my mom -- and I take care of my mother -- we would send her money and I don't really know what account he got it out of but it didn't matter to me, if it was this account, or his account or our joint account.

Q. The \$1 million that goes in there may prove to be important because it says "credit memo" and that can mean a variety of different things. You think on at least -- on one occasion -- you actually went to Chal's office, handed over a cheque for \$1 million. Chal took it presumably to pay it into a bank account?

LisaRaye: Yes.

Q. The Premier's evidence is that this \$1 million, in fact, came from Chal or at least via Chal because this, whether or not you were aware of it, was coming from the loan that had been taken out from J&T Banka.

LisaRaye: I didn't know anything about a loan.

Q. If in fact this is the same \$1 million, then it is not for the loan because you, as you have told us, were not involved in that and it must be a different \$1 million together?

LisaRaye: If the loan was for \$6 million, where did that \$6 million go?

Q. We -- believe me, many days of my life have been spent trying to actually get to the bottom of that, and I am not sure I am there yet. I just want to be clear that on this -- on an occasion there was actually a cheque given to you by the Premier to pay to Chal?

LisaRaye: He gave me a cheque for me so I can open an account and we went to Chal's office and I gave Chal the cheque to open an account for me.

Q. That was to open a fresh account, rather than the My Way Production which was already running?

LisaRaye: Yes.

Q. Can you say roughly, as precise as you can obviously, when it was that that happened, would it have been 2006, 2007?

LisaRaye: 2007.

Q. Is there any event that you can link to it that would allow us to be any more precise?

LisaRaye: Yes. I have a company in the States, a hair company, wigs, weaves, ponytails, called Boogie Secrets. It is the guy that has been doing my hair in the last 12 years since I have been in the

business, and we were opening up a hair care company called Boogie Secrets and Island Beauty and actually my first model search for the young lady was actually here in Turks & Caicos Islands at Beaches. That was an investment of 150,000 that I asked Chal to send from that \$1 million to Boogie in the States.

Q. So the 1 million was paid in and from that money, 150,000 went out to Boogie Secrets?

LisaRaye: Yes.

SIR ROBIN AULD: This money was for you, for you to have your own account, so that you could have a degree of independence, that was the idea, wasn't it?

LisaRaye: Yes.

SIR ROBIN AULD: Why put it into Chal's hands, why not open your own account?

LisaRaye: I have never dealt with a bank here at all and the only thing that I knew to do was to have him handle it, it was much easier and he knew how to do it and he was our money person, so it was much easier for me to have him do it and Michael took me there for him to do it.

MR MILNE: The final one of these credits that I would like you to look at, if you would please, you have to go over a number of pages to 532. We have on 14th September 2007 a further payment in. It is a curiously precise figure of \$86,098.74 so not a round figure at all. Again, does that mean anything?

LisaRaye: It means nothing to me. I am a round-off girl, kind of girl, I round off my figures. So all of the money I get are 20,000, 60,000 or 90,000, it is never 86,000.98. No.

Q. This payment, we are told by the Premier, he says it was paid in by Chal from the loan again, and from that point forward, from September of 2007, in fact it would appear that the account went relatively quiet. It had been overdrawn prior to that. This to some extent paid off the overdraft. It left it slightly in credit. The account for the next few months rolled on with a matter of a few dollars, literally \$100, then overdrawn until page 536 on 15th October 2008, there is a withdrawal of \$50,000. The figure debited is 50,095. We have seen enough of these to suspect that it was 50,000 plus bank charges, but that may well be a wire transfer for which \$95 was charged. Did you ever make a wire transfer out of this account that you can recall?

LisaRaye: Not that I can recall.

Q. Or in fact instruct Chal to do that?

LisaRaye: No. Not that much. Like I said, I would take care of my mother and I know there was a time that she was renovating her house and so I was sending money to her but it was never that much in that lump sum at one time.

Q. The account, that is essentially the end of the road for that account in that -- I may be giving you the wrong dates because the printing is not very clear on this. That debit, in fact I think may have been slightly earlier in the year, but from there on until the final statement, the account does nothing but accrue a few extra charges and it remains overdrawn to this extent?

LisaRaye: I found out yesterday when I went to the bank, to Belize Bank, that that account is \$50,000 overdrawn.

Q. That is our understanding from the statements we have been given. I am afraid I am going to have to take you to some other bank accounts as well. If we go to volume 1 in the Michael Misick bundles. You will find at page 240 we have some bank statements. More precisely, it is actually 240.1. We have a series of bank statements which in fact reflect an HSBC account, and this is based in Wiltshire Boulevard, Beverly Hills, clearly near where you live. It is specified to be a joint account between yourself and Michael Misick?

LisaRaye: Yes.

Q. Do you recognise this? Is this a bank account that you had dealings with?

LisaRaye: Yes.

Q. We are told it was a joint account that you operated for presumably joint expenses in the USA?

LisaRaye: Yes.

Q. We have had the opportunity to go through it obviously and we find there are a number of payments in that come in in some cases from Chalmers & Co, in one or two cases from My Way Productions and in one or two cases from Lover Fund. We will come back to Lover Fund in a minute. Were you aware that funds were going into this account from My Way Productions 2 Limited in the Turks & Caicos?

LisaRaye: I can't really recall. I know that Michael would take his time with sending money to pay the bills. He is very leisure at taking care of that type of responsibility here on the island, so I had to understand that here, but in the States after 30 days they don't care who you are, you have to pay your bills. So I did not want to get my credit messed up. I have people who take care of my business as well so I would have to bounce money around to cover certain things and he would repay those things, and I would take them from the joint account back to My Way Production.

Q. Did you operate your own personal bank account in the US apart from this?

LisaRaye: No.

Q. So this is your US account?

LisaRaye: Yes.

Q. We do see on occasions, and I am looking at page 240.

LisaRaye: I got it.

Q. There are two payments that go out there and they are clearly indicated as debits to North Star Charter LLC. Is that not a hire company, an aviation hire company?

LisaRaye: That is for a jet.

Q. These are large payments, \$11,000 in one case, nearly 12,000, to North Star Charter. Then I think over 13,000 on the next one, both of them for private jets?

LisaRaye: Yes, I have relationships with people in the States and people that we charter planes from, so on my name and reputation, I was able to book a flight and they would send an invoice and after 30 days you would still need to pay that invoice in a timely fashion, and sometimes, you know, we were not able to do so, so I would pay it out of our joint account.

Q. If we look at page 251 of the bundle. There is a debit on 21st August 2007. In fact this is a \$30,000 debit and it is clear that that is by way of wire transfer going to Boogie Secrets, which I think was the firm that you mentioned. Is that by way of investment in a company --

LisaRaye: Yes, that was for us to build our website and pictures of the models.

Q. But the payment in of \$1 million by Chal, we don't see \$1 million going into this account, so it must be a different account that that went into?

LisaRaye: Yes, it didn't go into the US account.

Q. When a new account was being set up with that \$1 million, was that, as far as you understood, under the name of My Way Productions or Lover Fund or any other company?

LisaRaye: I don't really remember even telling him any of that. I think I just said open it up -- open up an account for me. It was not to be a company account. It was supposed to be, you know, my

money to be able to finagle and do as I like to sort of have independence from him.

Q. Leaving that for one minute. Finally in terms of the TCI Bank accounts, we have been told that you had a joint bank account with your husband at the Turks & Caicos Bank?

LisaRaye: Well, that would only be because when we first got married, he put me on a couple of his accounts.

Q. We simply see debits and credits on that account. Was that an account you were aware of in the sense that you used it for your own purposes at all?

LisaRaye: Not really. We did have several different chequebooks at the house, because really I never really dealt with the money or had to pay a bill, so I would not really know which chequebook to use but any time that I asked for money or had to do anything, I would actually ask him or tell him what I had to do, which was only mainly paying our credit at the IGA or something.

Q. So small amounts really? Modest amounts?

LisaRaye: Small amount. It depends on what you call small and what I call small.

Q. Lover Fund Limited as a company, we understand, was also set up by Chal on your behalf?

LisaRaye: Yes.

Q. I think he did acknowledge that he had helped to establish a bank account for it. The company is in your name, you are the sole director in your own name and sole shareholder, I think?

LisaRaye: I am sorry?

Q. You are the shareholder of that company, I believe?

LisaRaye: Of Lover Fund?

Q. Yes

LisaRaye: Yes.

Q. What was to be the purpose of Lover Fund that was different from My Way Productions?

LisaRaye: Lover Fund, Lover comes from -- I call my daughter Lover, I call her "love thang". So like I said, throughout my career I have actually had -- all the money that I have made had to pay for our lifestyle, so I never got a chance to save a significant amount of money for her. I don't have a will or life insurance policy so I was starting to save money for her and to put it away, sort of to forget about it, so I could tuck it away.

Q. With the money going into that account -- so would the money going into that account have been your money or Michael's donations into your account or what?

LisaRaye: It should have been my money but if he would have kindly donated, I kindly would have taken.

Q. As far as Lover Fund is concerned, we have a handful of statements. I am afraid we are jumping bundles. This is bundle 3 of Michael Misick's bundles. It is page 1003. We can't say with any confidence -- I think we can say with confidence that we don't have all the statements. The bank account that we have starts really from November 2007. It is clear that the opening balance that we have on these statements is close on a quarter of a million dollars, \$249,980. The statements that we have run through November, December of 2007 into the early part of 2008. It maintains that balance really. It stays around \$200,000/\$227,000 throughout. There are some payments in, 49,946 in November, a further 9,990 in January. 20,000 more in March. But there are debits as well, money drawn out of it. Were you drawing money off this account?

LisaRaye: I can't really remember. I know that this came from a contract that I had and I put the money in here. And then I did a play. Every week of that play I performed three nights a week, and I would get 20,000 for that and I will put that in this account as well.

Q. Did Michael ever say anything about putting money into it or taking money out?

LisaRaye: No.

Q. We know that the company was established in September 2007 and it appears to have been transferred into your name in October, about the end of October 2007 on the 26th, which is when you became shareholder and director. Presumably this account had only been running, if this is November 2007, a matter of weeks, possibly only days. Is it possible that a large lump sum was put in to get it started?

LisaRaye: Yes.

Q. We see a quarter of a million here. Does that help you remember how much was put?

LisaRaye: It should have been 250.

Q. It probably was 250 to start with. Of course we have to make allowance for transfer fees on bank charges. Is it possible that this is effectively the beginning of the activity on this account?

LisaRaye: don't remember.

Q. Thank you. I will leave that for the moment. Did you put a quarter of a million in though?

LisaRaye: I put 250,000.

Q. You put it in --

LisaRaye: Not personally but Chal did for me.

Q. Chal at Michael's request?

LisaRaye: At our request.

Q. Have you ever been to the Dominican Republic?

LisaRaye: Yes.

Q. Alone or with your husband?

LisaRaye: With my husband.

Q. How often did he go there?

LisaRaye: Two or three times.

Q. Did you go with him on every occasion?

LisaRaye: No, I understand that he loves the Dominican Republic.

SIR ROBIN AULD: Sorry I didn't hear that.

LisaRaye: I understand that he loves it in the Dominican Republic.

SIR ROBIN AULD: But on the two or three times that you went with him, went, you went with him?

LisaRaye: I am sorry?

SIR ROBIN AULD: On the two or three times you went to the Dominican Republic, you went with him, did you?

LisaRaye: The first time I went with him, it was a day trip. The second time was just last year, I think sometime in July. I met him in the Dominican Republic when all of this started going on, the Inquiry and the allegations of rape. We met there to talk about us per se and he asked me, you know, could I settle in the Dominican Republic, and I said no because I don't like it over there, and he said that he thought he was going to settle there because they were hungry for infrastructure and he could provide that, so I asked him then: are you going to retire here. And he said he was thinking about it.

MR MILNE: At any stage did you learn of any commitments he had made there? Did he talk about what he was going to do?

LisaRaye: No, more than him just saying that they were hungry for the infrastructure and that he could aid in that. I know that he had met the president a few times over there and he had befriended him but I didn't know what they were talking about or what the business was about or anything.

Q. As far as you are aware, have you ever discussed any overseas accounts with your husband? As he discussed holding money overseas?

LisaRaye: No, well, he would explain to me that the Cayman Islands had, you know, those type of accounts. He would try to explain to me how we didn't pay taxes here in Turks & Caicos, but because I am American I am used to paying taxes, so I was trying to understand how that worked but because I guess my mindset was not there, I never could understand what he was saying, so I was not very comfortable with trying to, I guess, know more about it.

Q. Before I sit down, there is just one last document I would like you to assist me with and we have been provided with this today by the Premier. I am sure you will be asked further by him but perhaps it is easier if I ask a couple of questions first. We have been shown a document -- forgive me, I don't think you necessarily have it in front of you -- but it is headed "Pre-marital Agreement". (Handed)

LisaRaye: Yes, this is our pre-nup.

Q. Yes, pre-nuptial agreement for essentially division of property in the unhappy event that the marriage doesn't work out?

LisaRaye: Yes.

Q. If you could turn to page -- mine are marked at the bottom with large numbers, page 43. There is a reference in the middle of the page, it is paragraph 7.3.2(a), reference to a residence being constructed in Los Angeles, California at a approximate cost of \$6 million and is to be funded solely by Michael from his sole and separate property. Was that correct at the time? This obviously dates from your wedding in April 2006. Was it correct that you were actually building the house at the time? Or did the house come later?

LisaRaye: Let me first say that because I knew that Michael had so much money, I was not comfortable with not signing a pre-nup, so -- I knew that he would change my lifestyle so I didn't want to get stuck in something that I could not handle, so that is why we had this and he came up with all of these numbers. Now that I am looking back at it and it says \$6 million, I don't know how we came to get a house in LA for \$8 million, but go figure.

Q. Going on to page 44, do you have that? At the bottom it says under the heading, "Entrepreneurial Ventures": "The parties acknowledge and agree and Michael represents that Michael has acquired certain real property in Turks & Caicos valued at \$10 million through his ownership of a separate property, Limited Liability Corporation, which holds title to said real property. Said \$10 million consists of beachfront property in Turks & Caicos free and clear." Clearly that is information he would have provided. What did you understand was meant by that? Did you know what property he was talking about?

LisaRaye: No I did not know.

Q. This obviously was up to date as at -- or should have been up to date as of April 2006. When you married him, did you think he was only worth \$10 million -- forgive me, I said only \$10 million -- but did you think that reflected his actual wealth.

LisaRaye: No, by this time, by the time we got to this, he had written down that list I said earlier of his assets and he had told me that he was worth either \$80 million or \$180 million. So I was not really sure.

Q. Finally on this, over the page, page 45, there is an agreement under paragraph 8 that: "Michael agrees that within 60 days following our marriage, he shall transfer to Lisa-Raye's name as her sole and separate property the condominium located in Turks & Caicos with a fair market value of not less than \$1 million. Michael represents that he presently owns said condominium." Did you actually receive a condominium?

LisaRaye: He told me that we owned a condominium in Alexandra and he bought two in North Caicos. Over there. The penthouse and one below.

Q. Were they transferred to you or were they simply held as joint property, though?

LisaRaye: No, they were not transferred to me, and what I understand is that this pre-nup is no good here. Since this separation, Michael has not sent any money to me or had been taking care of me, or my family, my daughter and I have not worked in two years so I am kind of in a pickle myself, so all of this has come as a big surprise to me.

MR MILNE: I am afraid that is something that another tribunal on another day will have to resolve. For the moment, sir, those are all the questions that I have for Mrs McCoy Misick.

SIR ROBIN AULD: Now, Mr Fitzgerald, shall we make a start.

Cross-examination by MR FITZGERALD (Misick's lawyer)

MR FITZGERALD: Yes. Mrs McCoy Misick, can I make it clear on behalf of the Premier that I am not here to criticise you but just to clarify certain facts. Firstly I just want to ask you a few questions about yourself. You have got some media statements that -- you have been shown them by my learned friend, have you? You have given a number of interviews, you have a website and you have been profiled on a number of occasions, is that right? Sir, do you have these? We have made available a copy.

LisaRaye: Yes, since I have been in the business, my life has been public.

Q. Would this be fair to describe you: you are a strong, an independent, a beautiful and a successful woman?

LisaRaye: Well, thank you.

Q. Would you accept that as a fair description?

LisaRaye: Sometimes I am weak. Sometimes I am not independent. Certainly these last two years I have not been independent, I have not worked and certainly right now I am not independent, because I am waiting on him to take care of me.

Q. Can we just take it through and look at the description of yourself in the Essence magazine if you just -- do you recognise this as an interview with you?

LisaRaye: Yes.

Q. I really just want you to look down to the bottom of the first page. Do you see there: "As an actress I have put myself out there" --

LisaRaye: Wait, I don't see where you are.

Q. Do you see essence.com: "What evidence did you provide that helped you in your case?"

SIR ROBIN AULD: Does this have a date to it? Because there is more than one article here of Essence, isn't there?

MR FITZGERALD: I think it is very recent. It is last week. You may be able to help us. This was an interview that was published last week.

LisaRaye: On Monday.

Q. On Monday, was it?

LisaRaye: A couple of days ago yes.

MR FITZGERALD: I am simply trying to establish whether this is a correct description. Do you see the third question, essence.com: "What evidence did you provide that helped you in your case?"

LisaRaye: Yes.

Q. Do you see this description by you of yourself: "As an actress I have put myself out there as an independent black woman, a single mom, a go-getter, a hustler who is not afraid to survive." Do you see that?

LisaRaye: Yes.

Q. You are happy that that is a fair description by yourself of yourself?

LisaRaye: Mmm hmm.

Q. If we go on from there to page 3 of the interview, the third question in: "Was it difficult making the transition from Hollywood to a small island?" Do you see there: "I have a responsibility to Lisa-Raye the actress, the host, the motivating speaker, the mother, the model. That woman is still me."

LisaRaye: Yes.

Q. Would you again accept that description of yourself, "the actress, the host, the motivating speaker, the mother, the model", a fair description of you by yourself obviously?

LisaRaye: Yes

Q. Then if we can just go on from there to the website. We have just got a small extract from your website.

LisaRaye: God, I have not been to that in so long.

Q. You have been to your official website. If you would care to look at it and see -- we have a small extract from there. It is page 1. It is a separate document.

LisaRaye: It is the same page.

Q. It has got a gallery, biography, Lisa-Raye's Foundation. Again, if I can just ask you to look. It refers to the fact that you have been described as the sexiest woman of the year for two years in a row and then it says: "The daughter of a successful businessman and a mother who modelled professionally, Lisa-Raye inherited a head for business and a natural beauty for the camera." Again, the description of yourself as inheriting a head for business, you would say that is fair, is it?

LisaRaye: Yes.

Q. Obviously this is your official website?

LisaRaye: Mmm hmm.

Q. Just one final matter, if we go from there to the Jet interview. I think page 61. It says: "Lisa-Raye, sexy and savvy." Then under the heading, "Hollywood Hustle", it says: "It has been ten years since the freckled beauty kicked her way into Hollywood as Diamond in the movie Player's Card." Then it refers to your starring role as prime-time mum, Neesie James, in All of Us. Then going over the page to page 63, do you see that: "Brains and beauty. Lisa-Raye has impacted the island with her brilliance and business savvy. Already she is set to open the first and only movie theatre and she was instrumental in launching the country's biggest advertising campaign." Do you see that?

LisaRaye: Yes, I do.

Q. "As the First Lady and ex-model, Lisa-Raye is featured in exclusive island ads and billboards." Then one has descriptions by Wayne Garland of the successful nature of the new advertisements.

LisaRaye: I do see that.

Q. Is this right, that you were instrumental in launching that advertising campaign, that is the Kerwin Media campaign?

LisaRaye: I was the face of the campaign. So I didn't launch it myself. Kerwin Communications launched it.

Q. Yes. You were selected by Kerwin Media and you were described as the -- as featured in the exclusive islands ads and billboards?

LisaRaye: I was not selected by Kerwin. When we hired Kerwin Communications, Michael told him that I was going to be the face.

Q. You were a former model, that is right? You still do modelling?

LisaRaye: Yes.

Q. And Kerwin Media agreed that you should be the face of the Turks & Caicos in the advertising campaign, is that right?

LisaRaye: Along with Michael, yes.

Q. And it was negotiated, I think with your personal assistant, a woman by the name of Gallagher, is that right?

LisaRaye: I am sorry?

Q. Your personal assistant, somebody called Gallagher negotiated with Mr Kerwin about this?

LisaRaye: No, she is not to negotiate any of my deals. She is just my assistant.

Q. I see. The fee of 300,000 was agreed with you, wasn't it?

LisaRaye: That number figure, and I thought it was 295 --

Q. I think because there were some bank charges debited, it was 299, et cetera.

LisaRaye: Okay. Well, that fee came from Michael. My attorney did not negotiate that fee. I probably wouldn't even know how much to charge for such a campaign.

Q. Are you really saying that you, a savvy businesswoman, who knows your own way, who is the Hollywood hustler, as you say, had no part in the selection of the fee that you were paid for this advertising campaign?

LisaRaye: I actually did not want to get paid at all. I didn't feel it was right for the First Lady to kind of charge the country. I was concerned about how that would look.

Q. You accept that that money was paid into your own My Way Productions account, 2 account?

LisaRaye: Yes.

Q. You were aware of that?

LisaRaye: Yes.

Q. And that that was -- you did, I think, eight days of photoshoots, is that right?

LisaRaye: Perhaps eight days.

Q. The reality is, I am not suggesting for any moment that you were not worth every dollar of it, but you negotiated a perfectly reasonable fee with Kerwin Media of 300,000 and became the Turks & Caicos face?

LisaRaye: No, I said that I never negotiated a fee at all, because I didn't know how much to charge at all. I don't come up with my own figures of how much to charge, just like I don't own my contracts for my television or my movies that I do.

Q. You say nobody representing you had anything to do with this?

LisaRaye: No. If in case that something came through my office, my assistant Tina Gallagher who you are speaking of would give me whatever tab bits that came through the fax or return phone call from Kerwin Communications when something like that. The first couple of days of that photoshoot, actually the photographer made me more of the focal point in the ads. So when I saw that I didn't like that. I said: this ad is not about me, it is about Turks & Caicos. I just happened to be in there. So that is why it took an extra couple of days to do more shooting because of that.

Q. You participated in this cover story, did you?

LisaRaye: Yes, I did.

Q. The one that described you as "instrumental in launching the country's biggest advertising campaign"?

LisaRaye: As I said, that I had tore out tear-sheets from Bahamas and Jamaica, and I wanted to kind of see what they were advertising and see how we could be bigger and better than them.

Q. It describes over the page, "the entrepreneur's multifaceted career is blossoming"?

LisaRaye: Where are you?

Q. You see that interview, that item about yourself, the cover story, page 4, the second full paragraph, "beyond the island, the entrepreneur's multifaceted career is blossoming", do you see that?

LisaRaye: Are you with the Jet? Are you back at Essence?

Q. Yes, with Jet. I am with Jet on page 4. It has page 64 at the bottom.

LisaRaye: Okay I have it.

Q. "The entrepreneur's multifaceted career is blossoming". Fair description of you? An entrepreneur whose career is blossoming?

LisaRaye: Yes.

Q. I want to move on from there to what you said about the plane, the jet, the N165G. I think you have very fairly said that during your courtship, Mr Misick used to charter jet planes and visit you in Los Angeles and indeed bring you back to the islands, is that right?

LisaRaye: Yes.

Q. His recollection is it was not as frequent as you said but he accepts that he did travel on jet planes, chartered for you, so are you sure how frequent it was?

LisaRaye: Frequent can be two times, could be four times, six times, it depends if you are talking about a month or a year, six months.

Q. So you are not really sure how often it was?

LisaRaye: A. It was frequent.

MR FITZGERALD: Mrs McCoy Misick, in fairness to you, I think I should put to you the contents of an email received last night by my instructing attorney, Akierra Missick, from Mr Kerwin about the circumstances in which the fee was agreed on of US\$300,000. Do you have that before you there?

LisaRaye: Yes.

Q. Have you had an opportunity to look at it?

LisaRaye: I am looking but I have not had an opportunity to read it.

SIR ROBIN AULD: Just take your time and look at it. This was prepared when?

MR FITZGERALD: Last night. Received late last night.

LisaRaye: Yes.

Q. Just so you know, the key passage is that: "Being that the project was a campaign to promote tourism, our creative team thought Lisa-Raye would be a natural fit as she is a professional actress/model and First Lady of Turks & Caicos. We were contacted by Tina Gallagher, Lisa-Raye's personal assistant and told that the fee to use Lisa-Raye would be approximately US\$300,000 and Ms McCoy Misick's office prepared an invoice for that amount after she had provided all of the agreed upon services." Does that help you recollect what actually happened?

LisaRaye: Yes.

Q. So there was in fact a negotiation of a fee by your office --

LisaRaye: No, there was no negotiation. The number came up from Michael and so Michael instructed us to send whatever invoice to Kerwin so I could get paid.

Q. So you accept that your personal assistant, Tina Gallagher, billed them for 300,000 and the money was sent?

LisaRaye: I don't remember sending an invoice but if that is what he is saying. I can't really say that I remember that but I got paid, so certainly he had to have an invoice of some sort.

Q. So you accept that you were paid after you had billed for your services?

LisaRaye: I accept that I was paid.

Q. After you had billed for your services?

LisaRaye: After I did the ad campaign I accept that I was paid.

Q. Do you accept now that it was not in fact your husband but your own office and yourself that determined that that would be the appropriate fee?

LisaRaye: No, not at all because my assistant is an assistant, she is not my lawyer and she had not been assisting me long enough to even come up with the figure, nor myself. I have never done a campaign of this magnitude, so I would not have known how much to charge at all.

Q. I want to move on now to the Gulf Jet that we were talking about?

LisaRaye: Wait I want to say one other thing.

Q. Yes, of course.

LisaRaye: Don't you find it a little strange that if I have appointed people and an entertainment attorney, that my entertainment attorney would have negotiated this contract, seeing as though he negotiated the first one?

Q. You accept that you were paid for your services, is that right?

LisaRaye: Mmm hmm.

Q. And you accepted that you were paid a fee invoiced by your assistant?

LisaRaye: I didn't say that.

SIR ROBIN AULD: The question has been put twice and answered in the same way twice. She accepts the first part but not the second. You will never meet on that I don't think.

MR FITZGERALD: I think I will leave the rest to speeches at the end. But if I can just move on to the question of the jet plane.

SIR ROBIN AULD: The Gulf Stream 1, is this?

MR FITZGERALD: Gulf Stream 3 N165G. You were asked to look at a particular page to see the offer to purchase. In fact, is this right, that you accept that in fact that plane was leased from Indigo Transportation?

LisaRaye: No, I didn't know that.

Q. But now you have heard the evidence that was given and --

LisaRaye: I have heard and I can't really attach it to Indigo but I have heard that it was leased. I heard that. I can't really say I know and remember which company.

Q. All right, but you know that when you wanted to do the refit it was not in fact done, is that right?

LisaRaye: I can't really say that either because when it went for inspection, that was supposed to be the time in which all of the changes were supposed to be made but I understand that it took time to order these things and you know nine weeks for the carpet and 12 weeks for this and that. So as things were being ready, they were going to be done.

Q. Is this right, that, Captain Mike, on your own account, said that the designs would have to be sent to Jeffrey Watson?

LisaRaye: No. He was supposed to send them to me. He and I had conversations about them. What he did tell me when I kind of bagged him in a corner and said: hey, where are the swatches and things? He said that he gave them to Jeffrey Watson and that Jeffrey said that he was going to give them to me because he was coming on a trip down here.

Q. Well, you said in your statement at paragraph 8 that you took it up with Captain Mike, the pilot: "... and he said he would send my designs to Jeffrey Watson. Even this did not alert me to the fact that we were not the owners of the plane". Do you accept that Jeffrey Watson of Indigo Transportation was leasing the plane to the government here?

LisaRaye: No, I knew nothing about that.

Q. No, but are you disputing it now, given that Jeffrey Watson was the person who had to approve a refurbishment plan?

LisaRaye: A. I didn't know that he had to accept anything on my behalf. Captain Mike told me that he sent everything to him and I asked him why and he said: you have to ask Premier and I just didn't deal with it and I --

Q. Did you ever say: hey, it is our plane, why can Jeffrey Watson say it can't be refurbished?

LisaRaye: No, I didn't say that to him because that was none of his business and I try not to put people in our business like that.

Q. Did you ever say to the Premier: hey, this is our plane, I wanted it refurbished?

LisaRaye: I did. I said why did he send the information to Jeffrey and he said to me that, you know, Jeffrey was coming done here and he was supposed to give it to me. "He didn't give it to you?" and I said no, because he had come on a trip and I hadn't received it.

Q. The reality is that this was not your own or the Premier's plane, but a plane being leased, isn't that right?

LisaRaye: I never knew that it was leased at all.

Q. And that was why, though you wanted it to be refurbished, it was not refurbished?

LisaRaye: No, actually, the ideas for the tv to go into the front and the back was the Premier's idea and to close up the galley was his idea as well. The carpet, the crest, was my idea and some of the carpentry came from Captain Mike pointing it out, letting us know that there was a crack here and that should be replaced and stuff like that.

Q. I am just going to try one last time. Do you accept that Mr Jeffrey Watson of Indigo Transportation in fact had a veto on whether it would be refurbished because it was not yours to do with what you wanted?

LisaRaye: No, I didn't know that we were leasing. I knew that Jeffrey was a friend of Michael and a close friend. So if he was to bring it down, I didn't question that, but I just questioned why he didn't give it to me, why I had not had it.

Q. Again, you have dealt with the question of lifestyle in your statement. You have given evidence about it, is that right?

LisaRaye: Yes.

Q. The question of his wealth, did that arise in the context of the discussion of a pre-nup agreement?

LisaRaye: It came before that.

Q. Is this right, that what the Premier said to you constantly was, "we ain't broke" and that was about it?

LisaRaye: He said, "we ain't broke, we rich". That was, you know, our little slogan around the house.

Q. Well, he says he certainly recalls saying "we ain't broke". In other words, we can afford this. But no more than -- he never gave you a figure, did he?

LisaRaye: In the beginning, when he wrote down his assets, it was -- he filled the envelope up with stuff and like I said it was not familiar to me because I had just got to Turks & Caicos, so I didn't know. But I recall him saying a figure with an 8 in it. So I didn't know if it was \$80 million or \$180 million.

Q. Or 8 or 18?

LisaRaye: Well, because 8 isn't a lot of money. That is rich on someone else's -- but for me, for the way that he was acting and telling me, that I knew that it wasn't 8.

Q. You are pretty imprecise, are you not, about the figure?

LisaRaye: I said that it is either 80 million or 180 million.

Q. 100 million is quite a difference, isn't it?

LisaRaye: Mmm hmm.

Q. And you just can't remember which of it it is?

LisaRaye: Right.

Q. You see, I have to suggest that he never put a figure on his wealth to you. Is that right, that he never did put a figure on it and that is why you can't recall a figure?

LisaRaye: Are you saying that you didn't hear what I just said, you want me to repeat it or I don't understand?

Q. I can hear. You see, I have to put to you what the Premier says, otherwise we would have him here arguing with you. So I just have to put it to you in fairness to you -- right -- and in fairness to him. So you don't accept that he never put a figure on it?

LisaRaye: He wrote down his assets on an envelope for me and he was letting me know what he owned and how much he was worth and he said to me it was 80 million or 180 million, as I recall.

Q. Just help us about this pre-nup.

LisaRaye: Okay.

Q. You said this afternoon that you were not comfortable with not signing a pre-nup?

LisaRaye: Say that again.

Q. You said -- these are your words: "I was not comfortable with not signing a pre-nup."

LisaRaye: Yes.

Q. So in other words it was your idea that there should be a pre-nup?

LisaRaye: Yes.

Q. You see, as I recall this morning you were saying it was the Premier's idea that he insisted on there being a pre-nup?

LisaRaye: No. We were in the ocean and he said to me: "I just left my Attorney's Office" and I said "yes" and he said, "he wants you to sign a pre-nup" and I said "I have no problem with that, I don't even know how much you're worth". And he said to me, "but I don't want you to" and I kind of felt half and half. I kind of felt like wow, like, really, and the other half was like why, that must mean that I don't have any rights here? I came back to the States and I asked around and I said maybe perhaps I should have one because he is about to change my lifestyle and I don't want to get stuck with all of what I am going through now.

Q. Who was it who drafted the pre-nup, your lawyer?

LisaRaye: Yes.

Q. So you were not comfortable unless there was a pre-nup, that is right?

LisaRaye: Yes.

Q. Your lawyer drafted the pre-nup?

LisaRaye: Mmm hmm.

Q. And in the pre-nup it made provision that a house should be built for you in Los Angeles at a cost of some \$6 million, is that right?

LisaRaye: I believe I saw that 6 million, yes.

Q. Presumably that was put in by your lawyer?

LisaRaye: Michael had asked me to kind of look for attorneys in LA because I had never had a pre-nup before and never had to deal with that type of attorney. So I asked a couple of my celebrity friends in Hollywood who was a good attorney and I went to him and he kind of -- I didn't know what the first thing to ask for, so he kind of made up things and he spoke with Michael and that is how we came to the conclusion of having the pre-nup.

Q. Is this right, that when the house was eventually -- you came to buy it, or you came near to buying it, when that happened the money that was raised from the J&T Banka was to pay for it?

LisaRaye: I didn't know about a loan at all, so I didn't know, you know, how he was going to pay for it. I left all of the money stuff up to him.

Q. It is exactly the same sum, isn't it, 6 million and 6 million being borrowed for the house?

LisaRaye: Mmm hmm.

Q. You signed the document?

LisaRaye: The house was 8 million.

Q. No, I think the 8 million was not -- 8 million was not the figure referred to in relation to the LA house. It was 6 million.

SIR ROBIN AULD: It was referred to earlier today I thought. Maybe I am wrong.

MR FITZGERALD: In the pre-nup --

SIR ROBIN AULD: 6 million in the pre-nup but I thought I heard --

MR FITZGERALD: The figure is 8 million in relation to the house here. Certainly the pre-nup talks about 6 million, all right?

LisaRaye: I think that there is a contract on the house and how much the house was in LA as well.

MR PRUDHOE: Sir, an annexure to the witness statement of Mrs McCoy Misick does have in fact the price. It is the second enclosure to her witness statement. If one looks to the right-hand side, it is numbered page 2 in the top right-hand corner and about half way down, purchase price 8 million.

SIR ROBIN AULD: I thought I had seen it somewhere.

MR FITZGERALD: Are you saying the loan had nothing to do with this?

LisaRaye: I never knew about a loan at all.

Q. So you signed a document, a loan document, without reading it?

LisaRaye: I thought it was something to do with the house and I knew that I wanted my name on the house but I didn't know it was about a loan.

Q. You see, you describe yourself as a savvy businesswoman who can stand up for herself and you are really inviting the Commission to accept that you didn't read what you signed?

LisaRaye: I am a savvy businesswoman in my business, in my world, in my lifestyle, in which I branded Lisa-Raye in entertainment. I know nothing about real estate and so, since I had an in-house lawyer and he was my husband, there has to be a foundation of trust there, so, absolutely, I trusted that.

Q. You didn't look at what it said just before that about repayments or anything like that, nothing at all?

LisaRaye: No.

Q. You just signed it?

LisaRaye: Mmm hmm.

Q. I have to put it to you you knew full well what you were signing when you signed that document?

LisaRaye: That is your opinion.

Q. And you don't accept it?

LisaRaye: Not at all.

Q. Now, at paragraph 13 you refer to the fact that whenever you wanted money, the Premier would arrange for his brother Chal Misick to wire it to you, is that right?

LisaRaye: I am not sure if every time, you know, that he got it from Chal.

Q. Right. Would you accept that some of it came from the Belize Bank?

LisaRaye: I didn't ask. He handled all the money so I didn't know.

Q. But money came into your HSBC account in LA at your request from a number of sources, is that right?

LisaRaye: Well, we had already established through my business partners how much the bills were in LA. So Michael knew that and they knew that they had to be paid monthly, so would send money them -- send money.

Q. I am just putting to you that it was not just Chal, transfers were also made from the Belize Bank here, transfers were made from My Way Productions 2 Limited to your --

LisaRaye: I don't know what account they would come from or what bank actually they would come from. I just know that Brenda, when she needed business -- who is my business accountant -- if she needed money for the bills to be paid, she would either e-mail Michael or tell me and I would tell Michael and Michael would make the arrangements.

Q. So it is not just from Chal's account, it is from a number of accounts, you accept that, do you?

LisaRaye: I am sure. I am sure whatever accounts.

Q. In paragraph 14 you talk about your Black Amex card. It is right that you and he shared an Amex account, is that right?

LisaRaye: Yes.

Q. He paid the bills on that or he made sure they were paid?

LisaRaye: Yes.

Q. And you had nothing to do with the payment of those bills, is that right?

LisaRaye: No.

Q. So you can't help us as to how they were paid at all?

LisaRaye: Sometime he would say to me, you know, the bill was a little high.

Q. I am not disputing that he may well have said that. But the point is that it was his responsibility to settle those bills and he did?

LisaRaye: Mmm hmm.

Q. At paragraph 16 you refer to the cast of your show being flown to TCI for the best ever wrap party. That is the wrap up party is it, at the --

LisaRaye: The best damn wrap party.

Q. Now, is this right, that that was something which actually did a great deal to promote the profile of the TCI, your whole sitcom cast turning up in the TCI, is that right?

LisaRaye: Yes.

Q. They stayed I think in the Alexandra, is that right?

LisaRaye: There and I think some place else too.

Q. As far as you are concerned, that was a good idea with good benefits to the islands, is that right?

LisaRaye: I don't think that I really knew. It was Michael who did that.

SIR ROBIN AULD: You have no idea what it cost roughly overall?

LisaRaye: Not at all but I knew that he had ownership in the Alexandra, so I knew he can get some sort of discount or deal. It would be better putting them there as opposed to putting them some place else.

MR FITZGERALD: You dealt with the staff at your house here and there is no dispute about the fact that there were staff and that they were paid for by the government here?

LisaRaye: In the beginning he was paying them. When we moved to the -- our own White House, then I knew that he said that he was going to get supplement from the government.

Q. You accept his bodyguards had to be paid by the government, didn't they?

LisaRaye: Probably.

Q. As to the house here, you weren't aware of the financing of that house, is that right?

LisaRaye: No.

Q. You say at paragraph 22 that he was always generous, generous to you and to your daughter?

LisaRaye: Mmm hmm.

Q. And indeed to his former partner Mildred Rivas?

LisaRaye: I don't know how generous he was to her. I had found a couple of things around the house that led me to ask questions about child support and then I found out about the second child and obviously knowing that a second child was even around and came in the midst of our marriage, you can imagine it was quite upsetting.

Q. You described him as someone who was a soft touch both to lend to other people and to give to other people. That was a good characterisation of his character, is that right?

LisaRaye: That was something that he also asked me to help him change. He didn't like that. He felt that people took advantage of him. So that is why we came up with the agreement of not lending or loaning anyone any money.

Q. You went round with him at election times and other times to his constituency in North Caicos East and he got a warm reception from his constituency, is that right?

LisaRaye: A couple of people that we walked down the street and saw in their houses and we walk up to them and talk to them and mingle.

Q. You described the fact that he gave out money to help people pay for things, funerals, maybe?

LisaRaye: Mmm hmm.

Q. For -- I think you gave one example --

LisaRaye: Phone bills, cellphones.

Q. He did that naturally and he helped out the ordinary people whom he represented, is that right?

LisaRaye: Mmm hmm.

Q. Now, you dealt --

LisaRaye: I can't really say that he -- I don't know what political party they belonged to. Knowing how it is here now, I can safely say they were probably PNP.

Q. He was not saying: "are you PNP?" before he was helping out, was he? You never heard him say, "I am not going to give you anything because you are not PNP"?

LisaRaye: I assumed he knew these people because of the welcome that they gave him.

Q. And it was a warm welcome?

LisaRaye: Yes.

Q. Now, the carnival you have dealt with at paragraph 31, is this right, that there was a successful carnival in Christmas of 2006? You applied a part in organising that?

LisaRaye: Yes.

Q. In fact what he told you in relation to the 2007 carnival was that there was no budget for it?

LisaRaye: He told me to get together a small budget, that he was not doing anything as big as the carnival and I said, "Why not, you said that this was going to be an annual thing? You are making me out to look like a liar. This is for the kids". And he said, "I only did that because that was election year". And so that kind of was a slap in my face because of course now I can't produce the carnival and which I said I would do every year.

Q. I have to put it to you that he never said that, he simply said that there is no budget for it this year.

LisaRaye: That is not true because that was the time when I was dealing with Barbara and I had faxed over paperwork to her, letting her know on a smaller scale the type of carnival or family fun day that I was trying to have.

Q. You described how you then acquired some toys for the children in the area, is that right?

LisaRaye: I flew to Miami to get some.

Q. No doubt he paid for those toys?

LisaRaye: No, I paid for that myself.

Q. I see, from which account was that?

LisaRaye: I had cash.

Q. I see, which account did you draw it from HSBC LA?

LisaRaye: I can't really remember. I keep cash in my house, in my safe, so....

Q. I have asked you already about the house in Los Angeles. The only thing I would like to make clear with you, Mrs McCoy Misick, is this, you accept that there was a genuine intention to acquire a property in LA as a joint matrimonial home there?

LisaRaye: Say that again.

Q. There was a genuine plan both of you had to acquire a property in Los Angeles for your use there and for him when he visited you, is that right?

LisaRaye: I had actually forgot about the house until I saw it in the pre-nup and until he said he wanted a bigger, better house than the house that I have.

Q. That plan continued through 2006 until 2007, that you would purchase a home in LA, a new home in LA?

LisaRaye: I don't know the timeline but --

Q. Well, it carried on into the next year when you got cold feet, if I can put it like that.

LisaRaye: I don't know the timeline.

Q. Can you recall when the money, the 200,000 was forfeited? You can look at your own documents if you like.

LisaRaye: I think we have a document.

Q. Yes, I think that will perhaps trigger your memory that it was 2007. Perhaps you can accept it from me that that was the date.

MR FITZGERALD: It is cancellation instructions May 8, 2007.

LisaRaye: Okay.

Q. I have already asked you questions about the loan documents. I am not going to ask you any more about those. As to the question of the re-negotiation, that is to say getting the date of the repayment of the loan postponed, you had nothing to do with that?

LisaRaye: No.

Q. Is this right, that by then it was 18th April, 2008? So by that date your marriage was beginning to break down in April 2008? I think you moved out finally to LA in May, is that right?

LisaRaye: I am not sure of the date but it was around the rape allegations and investigation. It was something that of course we had to deal with but I was still there, you know.

Q. But --

LisaRaye: But the house came way before that.

Q. I accept that. This is a question of the re-negotiation of the loan.

LisaRaye: I don't know anything about that.

Q. You had nothing to do with it and one of the reasons why you had nothing to do with it, I am putting to you, is because in fact your marriage was beginning to break down by then?

LisaRaye: I don't know the timeline on that. But I do remember when the marriage began to break down, the dealings of the house had happened way before that. So in other words I got cold feet before that.

Q. The question of the TCI -- I am going to deal with the accounts, if I may, at the end -- Tourist Board, you deal with at paragraph 58 of your statement. Now, is this right, you accept that you were paid 150,000 by the TCI Tourist Board for your promotional appearances?

LisaRaye: Yes.

Q. Again, that was because you did a number of promotional appearances in New York, in Miami, in LA and Atlanta?

LisaRaye: Mmm hmm.

Q. So it is not a case of you being paid for nothing. You were being paid for giving a series of promotional appearances throughout the US?

LisaRaye: Yes.

Q. That money was paid into the My Way Productions 2 Limited's bank account, is that right?

LisaRaye: As I see it in the evidence, yes.

Q. I have already asked you about the contract with Kerwin Media. I don't want to labour that with you. We disagree, if I can put it that way, on that. But just will you assist on this --

LisaRaye: If I can.

Q. You accept that \$300,000, give or take a few cents, was paid into your joint My Way Productions 2 Limited account?

LisaRaye: I don't know which account right off the top of my head it went into, but I accept I got paid.

Q. We can look at it at volume 2, page 524 if you want to. Do you see there a credit for \$299,700?

LisaRaye: Yes.

Q. So that is being paid in to your joint My Way Productions 2 Limited account by Kerwin Media?

LisaRaye: Yes.

Q. That is --

LisaRaye: I don't know if -- yes, it had to be a cheque by Kerwin Communications.

Q. I can show you the cheque if necessary, but will you accept it from me that that was the sum you received?

LisaRaye: Sure.

Q. You disagree as to whether you negotiated that sum yourself and you disagree as to whether Tina Gallagher negotiated on your behalf, but do you accept this: that there was a photo-shoot, I think of six to eight days, for which you were being paid?

LisaRaye: Yes.

Q. And is this right, that your face became the face of the TCI advertising campaign as a result of that?

LisaRaye: Yes.

Q. And indeed was used worldwide? It was used in America and Europe and everywhere as a result?

LisaRaye: I am not sure about Europe, I do know about the States.

Q. Well, your world -- you gave worldwide rights in the use of that --

LisaRaye: As I said I didn't negotiate it so I don't know what the terms of the contract was. Michael did that.

Q. Do you accept that that is a perfectly reasonable sum to be paid for a model such as yourself, with a history as an actress for providing those services?

LisaRaye: I have been told since then that it should have been more but for me I didn't want to charge the country, I didn't feel it was right so that is why Michael negotiated that number and came up with it.

Q. If anything, Kerwin Media got a good deal and the government of this country got a good deal as a result?

LisaRaye: I think we all benefited from it. I think it was very successful.

Q. We have seen the coverage of where the head of the tourist board said that it had been a highly successful campaign, that it had increased tourism to this jurisdiction?

LisaRaye: 41 per cent.

Q. Now, I think you were asked some questions about wedding gifts, cash payments to your husband to help pay for the wedding; you would not quarrel with those, would you? You would not say is there anything wrong with that?

LisaRaye: That was my first time hearing that they were donations to pay for the wedding. I didn't know that either.

Q. But would you accept it was a very expensive wedding?

LisaRaye: Yes.

Q. I think we are talking hundreds of thousands of dollars?

LisaRaye: Yes.

Q. Now, you were also asked some questions about the Dominican Republic. It is accepted of course that the Premier likes the Dominican Republic, no doubt about that, and that he goes there quite frequently?

LisaRaye: Yes, I have heard.

Q. But he never said, if I can put this to you, that he was intent on moving there?

LisaRaye: What he said is that he wanted to retire there.

Q. I see, so retire there at the end of his life?

LisaRaye: Well, actually we had had a conversation about a year and a half ago. He told me that he was ready to retire. He was tired of being scrutinised. I asked him at that point, I said: do we have enough money for you to retire; and he said yes; and I said: for us to live the way that we are living now; and he said yes. So for me that was like, mm, then you must really have a lot of money.

Q. I have to respectfully put that he never said that he was planning –

LisaRaye: I am sure that you could say that because you weren't there.

SIR ROBIN AULD: Do not talk across each other because it makes it very difficult for the court reporters. Start again, Mr Fitzgerald.

MR FITZGERALD: I have to suggest to you that he never said that he was intending to move there to settle permanently.

LisaRaye: I don't see how you could say that when you were not there, but you are entitled to your opinion. I don't like the DR, so it was never my idea to even meet there or nor have a conversation there or anything.

MR FITZGERALD: There is just one final topic I want to cover with you, Mrs McCoy Misick. That is the topic of the bank accounts.

LisaRaye: Okay.

Q. It is right that you had an account with HSBC in Los Angeles, is that right?

LisaRaye: Our joint account was with HSBC.

Q. You also had, of course, a joint account with My Way Productions 2 Limited?

LisaRaye: Yes.

Q. That was set up for yourself, that account?

LisaRaye: That account was set up by Chal for myself and Michael was a signatory on there.

Q. So you were both co-signatories of it?

LisaRaye: Yes.

Q. You were able to draw on funds in the My Way Productions 2 account and to have them transferred to HSBC in Los Angeles?

LisaRaye: Mmm hmm.

Q. The money that went into My Way Productions 2 Limited account was money that you were able to draw on, you could have it transferred across to the HSBC in LA?

LisaRaye: Yes, I could, but I never would, because I opened that account because I wanted it to be here and that money to be here.

Q. Is this right that you would say to Chal or to your husband: I need funds in my account in LA, in the HSBC in LA, you would say that?

LisaRaye: I would reconfirm with Chal if he sent money after Michael had asked him to, because it would take wires a long time to get there and I am a timely person, I want to pay my bills on time, so I would always have to rob Peter to pay Paul, or promise people it is going to be paid and wait, wait, wait one minute, kind of thing.

Q. Lo and behold, that money was transferred when you asked for it into your accounts in – your account with HSBC in LA. The money came, didn't it, when you asked for it?

LisaRaye: I didn't know where the money came from.

Q. Exactly. So you are not saying that you know it didn't come from My Way Productions 2. You are just saying it came and all I was concerned about was that I had the money?

LisaRaye: That the bills were paid.

Q. Exactly. So just to get this straight, you are not denying that money paid into My Way Productions 2 was transferred for your use to the HSBC account in LA?

LisaRaye: That was not our agreement. Our agreement was that Michael said that what is mine is mine and what is his is mine, so he was to take care of all of the bills and the whole lifestyle and whatever. So he was funding that while I was still funding my other businesses in My Way Productions 1.

Q. Of course you were not aware that there was other money being paid into that account, were you?

LisaRaye: No.

Q. But that was also available to be drawn on and to be transferred to the HSBC in LA?

LisaRaye: If I didn't know that it was in there, I would not know to even transfer anything.

Q. So you are not denying it –

SIR ROBIN AULD: This is not a pleading in a civil action, not admitting and not denying; either she knows or she does not. If she does not know, she can't contribute on this.

MR FITZGERALD: I apologise if I have over-simplified it. What you are really saying is you don't know where it came from. You just know that money was paid into your HSBC account in LA.

LisaRaye: Yes. It didn't come to me. It came through to my business accountant.

Q. Finally, the Lover Fund that we have heard about, is this right, that a sum was paid in there that was earned by you on a poker promotion, is that right?

LisaRaye: Yes.

Q. Do you recall that?

LisaRaye: Mmm hmm.

Q. What was the sum?

LisaRaye: 250,000.

Q. So the mystery that Mr Milne was grappling with of where did this 250,000 come from, is not such a mystery, is it?

LisaRaye: No.

Q. It came from your promotion of a poker tournament?

LisaRaye: Mmm hmm.

Q. Which is exactly what the Premier said?

LisaRaye: Mmm hmm.

Q. And you agree with that?

LisaRaye: Mmm hmm.

Q. The Lover Fund account was named after your daughter -- named for your daughter, is that right?

LisaRaye: Yes.

MR FITZGERALD: I have no further questions, sir. Thank you very much.

Cross-examination by MR PRUDHOE

MR PRUDHOE: Thank you. Mrs McCoy Misick, do you attend today because of a summons issued by the Commission?

LisaRaye: Yes.

Q. You were present during the hearing of your husband's evidence, so that you are aware the Commission have seen and heard evidence as to your spending habits --

LisaRaye: Yes.

Q. -- during the marriage?

LisaRaye: Yes.

Q. How would you describe your spending habits prior to the marriage, please?

LisaRaye: I make on my show \$35,000 a week. So I would think that that is relatively successful. I have a house, five bedrooms, 7 bathrooms, a house that is mine, I have three cars that are paid for --

SIR ROBIN AULD: You don't have to justify it, he just wants to know --

LisaRaye: I am successful in my own --

MR PRUDHOE: I am talking about the spending, what about shopping habits, for instance?

LisaRaye: I can't wear things on the press-line more than once, so I do designer stuff.

Q. If I could just ask you about that. So that people understand it, are you suggesting that, as a consequence of what you do for a living, there is a limit as to how often you can use particular pieces of clothes?

LisaRaye: Yes.

SIR ROBIN AULD: Given your earnings you are a pretty high spender, is that really what you are saying?

LisaRaye: It depends how much you call high.

SIR ROBIN AULD: Everything is relative but you worked hard, you earned good money and you probably spent more than others who didn't earn as well as you did?

LisaRaye: Yes.

MR PRUDHOE: Before the Premier became your husband, to what extent was he aware of your spending habits?

LisaRaye: He had visited my house before and he had seen what I have and he was quite taken. My house was actually more modern than the house that we were living in here and he felt that I was successful as well.

Q. Mr Milne elegantly described him as being generous and open handed. Was that during the time when you had become romantically involved with your now husband?

LisaRaye: Yes.

Q. If I can be a bit more blunt, were you by then already spending his money?

LisaRaye: Yes.

Q. From the evidence that you have given to Mr Fitzgerald is it the case that whatever he is spending his money on or whomever he is spending his money on now does not include you?

LisaRaye: Does not include me.

Q. Are you able to give approximately the date of the last occasion upon which he provided financial assistance to you?

LisaRaye: August of 2008.

Q. When you were still spending his money or when you were still spending money with your husband, whose money did you believe you were spending?

LisaRaye: His.

Q. You described your first trip to the Turks & Caicos Islands as having been from Jamaica?

LisaRaye: Yes.

Q. What means of transport did you take to make that trip?

LisaRaye: He came and picked me up in a private plane, me and a couple of my friends, and we came back here.

Q. You also described in your evidence that for a period of time during your marriage you made heavy use of chartered private aircrafts?

LisaRaye: Yes.

Q. Concentrating on the cost of doing that, would you ever consult your husband about doing that?

LisaRaye: When it became known how much the flights were, I had told him that I didn't mind going commercial because I kind of liked going commercial sometimes and I understood why we had to do it sometimes because he would want to see me on the weekend; he didn't feel that it was proper for me to be away for so long, so he wanted to make it convenient for me to be able to come back --

SIR ROBIN AULD: You said when it became known that it was costing so much, do you mean when you first discovered or when it became publicly known?

LisaRaye: When I first discovered how much we were actually spending on private jets for the weekend.

MR PRUDHOE: I may have missed it but did you deal with the question as to whether or not you sought his permission in advance?

LisaRaye: Always. Except one time --

Q. Did that exception to asking permission in advance relate to an allegation made against him that has no bearing on this Commission?

LisaRaye: Yes.

Q. Looking now at the plane that you did think was yours, N156G, the Gulf Stream 3, you mentioned some particular trips. One of them was a trip to Africa. How long were you in Africa approximately?

LisaRaye: We were there two weeks and two days, I believe.

Q. Did the plane fly you across and then go home, as it were?

LisaRaye: No, it stayed with us and it brought us back from Africa.

Q. Well, how many people come with a plane, if you don't mind me asking?

LisaRaye: We had two pilots and a stewardess.

Q Your evidence has been today that money sent to your California HSBC account was sometimes used for expenditure that was joint, is that correct?

LisaRaye: Yes.

Q. The Commission has heard evidence in relation to payments by the PNP to someone called Youlanda Scott, who we know to be your stylist?

LisaRaye: Yes.

Q. Were all the payments made to her or were all the payments made to her in relation to work completed for you and you alone?

LisaRaye: No. She was the stylist for him. He wanted to change his look to compliment mine while we were doing the Hollywood thing and I had to change my appearance for the First Lady thing. So it was for both.

SIR ROBIN AULD: So the stylist was for both of you?

LisaRaye: Yes.

MR PRUDHOE: Could I just direct your attention please to volume 3 of the documents and to turn to page 1043.

Q. You have had an unexpectedly long time to look at its contents. Are all of the items that appear on that items that relate to female clothes or clothing?

LisaRaye: No, not all of them.

Q. Could you just confirm, please, that C&Y Designs by Carla and Youlanda is a reference to Youlanda Scott?

LisaRaye: Yes.

Q. Would I be right in thinking that, for instance, the first entry: tuxedo, sandals, dress shoes, blue silk shirt, white linen pants, Dolce & Gabbana suit and tie, they are all male items?

LisaRaye: Yes, they are.

Q. Looking a bit further down at the \$16,000 entry: white suit, brown leather blazer, et cetera, are they also male items?

LisaRaye: A. Yes.

Q. We have heard that payments to Youlanda Scott were received from the PNP bank account; did you have any idea that those sorts of payments were being made to her?

LisaRaye: No, I didn't, but I later learned that they were because she told me, once all of this started happening.

Q. You were asked earlier in evidence some questions by Mr Milne about My Way Productions in the US. You indicated that you had staff and office expenses to deal with for My Way Productions US?

LisaRaye: Yes.

Q. Did your husband have any involvement with My Way Productions in the US?

LisaRaye: No, that was my company before I met him.

Q. Did he ever act on its behalf or spend its money or incur liability for it?

LisaRaye: Well, I did find out that the white Phantom Rolls Royce that he bought me for, I think it was either Valentine's Day or my birthday, that he had leased it through my company, how I don't know, so now I am stuck with the liability, I think it is \$6,900 a month that I have to pay for it.

SIR ROBIN AULD: He leased a what, a Phantom?

MR PRUDHOE: It is a type of Rolls Royce, sir.

SIR ROBIN AULD: Did it through your account?

LisaRaye: He did it through my company.

SIR ROBIN AULD: Yes, through My Way's bank account?

LisaRaye: Yes.

SIR ROBIN AULD: Leased a Phantom Rolls Royce.

MR PRUDHOE: You were asked about your housing in Leeward. Before you lived at the house that we have heard a lot about that was built especially for your husband, you lived else-

where in Leeward, is that correct?

LisaRaye: Yes.

Q. In a beach house, I think you described?

LisaRaye: Yes.

Q. Are you aware as to who the landlord of that property was?

LisaRaye: He told me it was his house.

SIR ROBIN AULD: He told you what?

LisaRaye: He told me it was his house.

SIR ROBIN AULD: Beach house in Leeward, yes.

MR PRUDHOE: Because you were present to hear your husband's evidence, you have been able to answer questions in relation to the loans that he explained in his evidence. Essentially you didn't know about the fact that he was taking loans.

LisaRaye: I learned a lot from his evidence. I had a notebook and a pen, writing down so much.

Q. The Commission heard about other loans when we heard from Mr Chal Misick. Were you aware that Chal Misick, for example, was loaning your husband money?

LisaRaye: Look, Michael told me that he was a very wealthy man, we were rich, so I never thought that he had to borrow or get any loans from anyone.

Q. Could I ask you, please, to turn to volume 2 of the documents, within that bundle of documents to page 391 please. Do you have that?

LisaRaye: A. I have it.

Q. We have already heard, and I won't take you to again, the J&T Banka loan itself. This is the document that came afterwards to extend the loan. That is accepted as a fact. This is a document to which you were not a signatory. That is also accepted. If you look at page 392, there is nowhere for you to sign?

LisaRaye: Right.

Q. Could I ask you please to turn back to 391. Paragraph 1.3, or article 1.3, I think it is. There is reference to some sort of an arrangement in December 18th 2007, which enabled J&T Banka to assign the debt to something called J&T Private Equity. Do you know anything about that at all?

LisaRaye: No, I don't and I would wonder if we did not get the house, why didn't he just return the money?

Q. Could I ask you now, please, to turn to volume 3. The J&T Banka documents are all over the place. Volume 3 of the bundle, please. That is some way into the bundle at page 917.

LisaRaye: I have it.

Q. Could I ask you, please, to turn to numbered paragraph 3, which is -- well, it is really a question in underlined and then some explanation. If you could just please read the sentence: "The loan to both Michael E Misick and Lisa-Raye McCoy Misick ..." Just read the rest to yourself, please. (Pause) You touched on this in your evidence. I just want to make it clear. You never provided any financial information through a bank in the Czech Republic?

LisaRaye: A. Never.

Q. Nobody ever asked you if they could do that on your behalf?

LisaRaye: Not at all.

SIR ROBIN AULD: You had better identify the record. Do what on her behalf?

MR PRUDHOE: I beg your pardon. Nobody -- you authorised nobody on your behalf to provide details of your personal financial standing to J&T Banka?

LisaRaye: No.

Q. Were you aware that your husband maintained an official residence in Grand Turk?

LisaRaye: Yes.

Q. Have you ever stayed there?

LisaRaye: No. He has not either since the day I met him.

SIR ROBIN AULD: What did you say there, please?

LisaRaye: I said he has not either since the day that I met him.

MR PRUDHOE: In relation to Chalmers Misick or Chal Misick -- you were not present for this evidence, but Chal Misick has given evidence that he was your lawyer -- never billed you for any work, is the fact he never billed you correct?

LisaRaye: Well, no, he never billed me because he was not my lawyer. I never signed any contract with him saying he was my lawyer. I didn't even know he was a lawyer until just recently.

Q. Is it right that if he believes that you owe him money for legal work, that you would welcome the chance to find out what that legal work was and how much you are supposed to owe him?

LisaRaye: Yes.

Q. My Way Productions 2 Limited, the Turks & Caicos Island entity, is \$50,000 overdrawn. Has anybody explained to you how that happened?

LisaRaye: I just found that out yesterday when I went to Belize Bank and they told me that it was \$50,000 overdrawn.

SIR ROBIN AULD: Racking up interest the while? Is interest accruing on a recurring basis on the loan?

LisaRaye: I don't know, because his friend owns the bank, so for it to be that in arrear, I would probably understand that he probably made a phone call and said pay that. Michael would make a phone call to maybe Andrew or whomever at the bank, and I can't see them letting it be \$50,000 in arrear and not having some type of commitment--

SIR ROBIN AULD: When you say he, you are referring to the Premier, are you?

LisaRaye: Yes.

MR PRUDHOE: We have heard evidence in relation to somebody called Jim Kerwin. Was he a guest at your wedding?

LisaRaye: Yes.

Q. Which of your husband or yourself invited Mr Kerwin to your wedding?

LisaRaye: He, it was his friend, so he invited him to our wedding.

Q. In relation to Mr Kerwin, we have heard the evidence that you were to be the face of TCI? Are you aware of the basis upon which you were granted Belongership in 2007?

LisaRaye: Yes.

Q. Are you aware as to when you were granted Belongership in 2007?

LisaRaye: Not exactly when. I know that it appeared in the newspaper, and then I know that I was supposed to get some type of certificate or something but Michael wouldn't give it to me.

Q. Can I ask you to turn to volume 3, please. Could I ask you to turn to page 1104. Do you have that?

LisaRaye: I have it.

Q. Is that in fact a minute of Cabinet from 7th March 2007?

LisaRaye: Yes.

Q. Detailing the bestowal upon you, amongst others, of Belonger status?

LisaRaye: Yes.

Q. So we are now over a year later. Do you recognise this as being your Belonger certificate?

LisaRaye: Well, I have never seen it because I only heard – I didn't even know I was supposed to have some sort of certificate or whatever until Michael told me and I asked him where it was and he said he was not going to give it to me.

Q. Do you hope that one day your Belonger certificate will be released to you?

LisaRaye: Yes.

SIR ROBIN AULD: I should take a copy there while you are at it.

LisaRaye: . Yes.

MR PRUDHOE: Sir, obtaining copies is not the problem. Finally just in relation to your description of your husband's love for the DR. What particular aspect of the Dominican Republic is your husband so fond of?

LisaRaye: I would need my passport for that. It totally left my head –

Q. No, not your passport. You said, I will try and get the quotation right, "I understand that he loves it in the DR". What particular aspect or what about the DR do you think your husband loves?

LisaRaye: Well, he said that they were hungry for infrastructure and that he could aid in that, and I felt like since he had the meetings with the president, that he formed some type of bond, and that he would be able to go over there or, as he said, run over there and be able to live there. He actually has a baby on the way in DR – no, that is in the Bahamas, sorry.

MR PRUDHOE: Sir, those are my questions to this witness.

MR MILNE: Just one point, Mrs McCoy Misick, you touched a few moments ago on the question of the Belize Bank and you made reference to his friend Andrew; who did you mean by that? A. Andrew Ashcroft.

Q. How do you know that the two of them are friends?

LisaRaye: He has been to the house several times and we have been out to eat and we have met at Nikki Beach.

Q. You understand that Andrew Ashcroft runs the Belize Bank?

LisaRaye: Yes.

Q. And that he and your husband would speak?

LisaRaye: Yes.

Q. Were you ever party to those conversations?

LisaRaye: Not in a business capacity, no.

Q. Were you present when they did speak?

LisaRaye: Yes.

Q. What was it that they would be discussing?

LisaRaye: Nothing that I could really speak on that really sticks out in my head. Business that had no business of mine, you know, so I kind of didn't remember.

Q. Since you say that he would ring his friend Andrew, was it your understanding that he -- Andrew would make provision for him at the bank in some form or fashion?

LisaRaye: Yes, and not just there, but there was an account at TCI Bank, I believe, and I went to try and get some money from that account and Michael told me that it was in arrear, and I said: how are you getting money from that account; and he said: I am the Premier, so...

MR MILNE: Thank you very much. I have no further questions. Do you have any questions?

SIR ROBIN AULD: Mrs McCoy Misick, may I ask you about the Dominican Republic too. Does the Premier have any property there to your knowledge?

LisaRaye: A. Not that I know of.

SIR ROBIN AULD: Does he have any bank accounts there to your knowledge?

LisaRaye: . Not to my knowledge.

SIR ROBIN AULD: When you have been there with him, where do you stay?

LisaRaye: I can't answer that right now because I don't know the name of the hotel.

SIR ROBIN AULD: It is a hotel, isn't it?

LisaRaye: It is a hotel. I had my cousin, which is my security, he flew with me there and he may know.

SIR ROBIN AULD: Well, I think that is enough really for the purpose. Thank you very much for attending and staying.

MR FITZGERALD: Sir, can I just clarify --

SIR ROBIN AULD: I am so sorry, I should have asked you if there were any questions arising out of mine. I should have asked you.

MR FITZGERALD: Sir, there was an earlier question about a Rolls Royce. I don't imagine it is going to feature in the Commission's --

SIR ROBIN AULD: I am sorry I didn't recognise immediately the Phantom was a Rolls Royce.

MR FITZGERALD: It was a new point but perhaps in fairness to the Premier I should -- it doesn't seem to have much to do with the subject matter of this Inquiry, but I have just got instructions on it.

SIR ROBIN AULD: Yes, of course.

MR FITZGERALD: The Rolls Royce you referred to which I think you said was leased through your company and you didn't know anything about it, is that right? Is this right, that you signed the lease for that Rolls Royce?

LisaRaye: I can't remember if I did or not. It was a present, so I was kind of in awe of the whole thing, and if I had to sign something to make it mine, I probably did, and was like yeah.

Q. So you did sign the lease on that, then, is that right?

LisaRaye: What, did you not hear me? I said that if I did sign anything, I don't remember signing anything, I was so excited about getting it, I wanted to probably make sure that it was mine if at all that I did sign anything.

MR FITZGERALD: Thank you very much.

SIR ROBIN AULD: You took it that it was a gift, he was giving you a Rolls Royce?

LisaRaye: Absolutely. He brought it to the set and he put a big red bow on it and everyone from the set came out and it was like, surprise.

MR FITZGERALD: Mrs McCoy Misick, the Premier says that you knew it was leased all along and you signed the lease on it, is that fair?

LisaRaye: No, it is not fair. Not at all, sir.

MR FITZGERALD: Sir, I don't think it is a central issue for the Commission.

SIR ROBIN AULD: It doesn't really matter whether he misled her about this. It is just another piece of expense which may or may not go into the pot, that is all.

LisaRaye: Well, it is an expense for me, because I would not have signed on to have a \$6,900 a month bill. Surely, I have not worked in two years so I don't have that to pay for that car, so I would not have done that either.

SIR ROBIN AULD: Thank you very much for attending to give evidence and I am sorry that you have had to stay on so long today.

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