

SUBMISSION TO THE SENATE COMMITTEE (Amended)

Mortgage Malfeasance by NAB on Dr. Barry Landa JUNE 2015

Dear Subcommittee I submit the following:

1. NAB has in possession funds totaling near \$4 million of my family ILLEGALLY.
2. Illegally because, 3 mortgages written by a **jailed** (5 years) mortgage broker (*NSW Criminal Court 2008*) funds were stolen by the broker via a forged account (in his *in Landa V NSW Supreme Court 2009*) within
3. The Mortgages were written by the criminal mortgage broker and they had as Trustee. They paid him for writing all mortgages.
4. NAB **purchased the mortgage book of Challenger**, many years ago, thus "mortgage Debt" became debt to NAB.
5. NAB is fully aware of the fraud. AND RECEIVED THE MORTGAGE FUNDS PAID TO THEM via Lawyers , as they were attempting to evict my family and force sale our home.
6. They had sent the sheriff to two other properties and evicted one tenant despite the mortgage being paid. This caused a financial loss of \$13,000 (*Real Estate Property Managers*). Thus the threat of family eviction from our home was about to occur.
7. NAB is aware that 3 mortgage bank cheques were deposited in a forged wife's account with *(in Landa before in 2009)*.
8. NAB is aware and have been fully informed many years ago that the account in was labeled as a "**suspect account ?money laundering** " in 2002 (*affidavit*) and was **not** reported to AUSTRAC, ASIC or the AFP

9. NAB is FULLY aware this **broke the law**.

Namely **THE SUSPECT TRANSACTION REPORTING ACT 1988** was broken and as such **are accomplices** in this criminal activity, and gaining the spoils of this banking crime.

10. NAB is aware that normal banking protocol and procedures were broken in the banking of large sum **unendorsed bank cheques** \$300,000 , \$350,000, and \$1 million into a forged account of wife Mrs

11. NAB is aware that such funds made there way to Hong Kong and probably into a crime syndicate account (*ASIC V NSW Criminal Court*)

12. NAB is aware of my attempts in the NSW court to regain my home deeds and suspend the mortgages failed, due to deception of the courts by presenting forged documents and accounts to the court as being true. This done by having the criminal who asked for \$65,000 to give evidence on their behalf before the hearing in offices (*Correspondence between my Lawyers*)

13. NAB is aware of Landa paying some \$4million to get his family home deeds back to **stop eviction** and forced sale of our family home.

14. NAB is aware that NAB attempted to blackmail Landa into signing a release of responsibility document in return of the deeds of my home, which I refused to do **after the \$4m was paid**.

15. NAB is aware that after expenditure of many tens of thousands of dollars that they acknowledged that the home deeds were held illegally by them, and returned them to me after much legal expense.

16. NAB is aware that for the criminal broker to be enabled to steal mortgage funds of many ("A *Ponzi Scheme was operating within Chief Justice in Landa V* that the broker had to "bribe" with gifts and "favours" to the inhouse officer to change the computer system such as the Ponzi scheme could operate to bank third party cheques, and that some \$25 million was laundered through this account. (*in house officer affidavit*)

17. NAB knows that the Landa Family innocently paid \$750,000 off the fraudulent mortgages, such funds also stolen.
18. NAB knows and its inhouse legal team (*an appointment by NAB*) are fully aware, that the Landa family did not receive one cent of mortgage funds.
19. NAB knows that a fraudulent mortgage, which was \$1.65m, became some \$4m due to charging the Landa family penalty interest (near 11%) and costs.
20. Thus NAB is complicit in crime to which my local Member of Parliament suggests that the police are informed. He being an ex lawyer, barrister and Banker sees that law has been broken, as well as normal banking procedures and protocols expected of financial organisations. *He writes " It's a police matter"*
21. I received a letter from Perpetual Board Member (*Board member of both*) acknowledging I did not receive the funds of the mortgages. **NAB is aware of this letter.**
22. I ask that the ill-gotten funds be returned.
23. Breaking laws has got them to receive funds they do not own, by way of illegal banking processes and NAB is FULLY aware of this.
24. I ask the committee to look at my case as I feel deeply it is of public importance. Banking malfeasance like this should NEVER occur.

I was about to **suffer eviction from my home** by a sheriff of the state unless I raised \$4 million. I did such which debt will be my children's legacy.

To think I was to be evicted from my home after giving 50 years of my life to the public, private and charitable practice of medicine was untenable.

25. NO FINANCIAL INSTITUTION SHOULD GAIN BY BREACHES OF FUNDAMENTAL BANKING LAW AND PROCEDURES.

SIMPLY PUT:

NAB has participated and gained by the very fact of being a billion dollar finance institution, threatening eviction from my home and property, and in its

ability to break a fundamental banking law, normal banking processes and procedures and it's in the public interest that it not be allowed.

Dr. Barry Landa