

**Dear Senator Fawcett,**

We were approved a large loan in 2007. We did not ask for such a big loan and after many attempts to obtain our loan application documents from the bank, we finally received them and on examining the contents within we were shocked to discover multiple discrepancies added after our signatures were obtained.

Our income was inflated 10 fold – from \$23,000 to \$240,000.

We notified the bank several times and were ignored each time. Our loan was made up of lies which we knew nothing about until it was approved so then it was too late. We were now trapped in the most sinister no win situation imaginable. This has currently evolved with the bank holding a gun at our head (figuratively speaking) to sell our home so they can collect the sale proceeds and leave us homeless and destitute in what should be our golden years.

We first wrote to \_\_\_\_\_ to  
inform him of our loan documents falsification and his reply was,

**No follow up was ever done.**

Since then we have again made contact with \_\_\_\_\_ multiple times only to have the matter delegated to

\_\_\_\_\_ has no intention of rectifying the issue as evidenced by his responses to us and his only aim is to repossess our home.

Futhermore we have written to \_\_\_\_\_ who also has refered the matter to \_\_\_\_\_ I repeat \_\_\_\_\_ is only interested in repossessing our beloved home.

We did not default. Our repayments were ceased by \_\_\_\_\_ in 2009 after we asked for a moratorium to be placed on our mortgage when loan document fraud was suspected. So our question is, why hasn't any action been taken in 8 years. Why has every one we have written to denied responsibility?

Nothing was ever done to rectify this maladministration in lending. We have lived a torturous life for 8 years and each day with uncertainty causing all sorts of health problems. What sort of Government allows this to continue?

We believe with every fibre of our being that this crime was purposely designed to set us up for eventual failure.

Now after all this time we have been served with a default notice. Why was this situation not attended to in the very beginning and throughout the past 8 years when we made the complaints.

We believe this was done with the intention to allow the interest to accrue beyond our control to such a massive amount making it impossible to repay. We believe this to be an obvious scam that was purposely designed to ultimately evict us from our home. Now we stand to lose everything and be made homeless for the crimes of the bank officers.

We are also led to believe that banks are foreclosing on people who haven't defaulted.

This is atrocious bank behaviour and must be stopped now before more people become financially destitute.

How will this help the economy with more and more people becoming homeless?

We personally know of strokes, heart attacks, mental illness, suicides and deaths all caused by the severe stress of being made homeless through the deliberate and sinister crime that has been committed upon these innocent people.

**This is organised crime on a grand scale.**

**It's time for the Government to condemn the guilty and protect the innocent by calling for a Royal Commission into this banking malpractice as we the people have had enough.**

Finally, thank you for the opportunity to briefly voice our experience.

Sincerely Errol Opie and Ann Marie Delamere