

**Inquiry into Penalties for White Collar Crime
Submission from Errol Opie and Ann Marie Delamere**

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I cannot even begin to explain the trauma, anxiety and hell my partner and i have lived through for the past 9 years.

Our loan documents were falsified 10 fold. Our earnings were inflated from \$23k to \$240k to get an unaffordable loan approved.

This was done without our knowledge.

We took our complaint to every Government department including the Local Police, The Federal Police and the Major Fraud Squad and not one of them were willing to investigate.

So 9 years later we are still living in limbo.

We are desperate to get on with our lives but the Financial Institution who claims to be our lender but are **not** the lender, are ignoring our complaint of fraud.

In July of 2015 an agent or delegate of our so called Lender (They propose to be the lender but are not) acted illegally by trespassing on our property. These same persons caused damage to our property by cutting the front gate padlock and gaining entry to the front door and tampered with the front door lock to gain entry into the house.

When confronted on this issue, their written reply was "The Lender has taken the property into possession for the purpose of a mortgage sale"

We were stunned to think that they would carry out such improper actions when the matter had not even been to court.

We reported this incident to the local Police only to be informed that they had no power to deal with our matter. (obviously because there was a bank involved)

Where is the justice in all of this? **Royal Commission urgently needed.**

1. We are also desperate for this Senate Inquiry into white Collar Crime to favour a Royal Commission with extra wide terms of reference.
2. The Government and all Government departments including Fos, Apra, Asic Courts, Judges and Lawyers must be included in the Royal Commission because i believe that the corruption goes deeper than just the banks. (Why else has everybody refused to investigate)
3. There needs to be maximum penalties (long jail terms) and asset seizing for those involved. Victims still living in long term limbo need to have their mortgage discharged to set them free from a mortgage that should never have been approved in the first place and for those who have already lost everything to be fully compensated.
4. Their ultimate plan was to take the borrowers home when they can no longer keep up the astronomical payments. It is imprudent lending where affordability is not present. The bank lent funds ignoring their own lending policy guidelines
These loans have been built on deception and fraud.
5. Copies of loan application forms were not given at time of signing.

In conclusion: The Government needs to take these white collar crimes seriously and stop favouring the banks.

This is not just banks behaving badly, it is also the Government behaving just as bad for allowing these crimes to continue for so long.

The Government must control the banks, not the other way around.

Sincerely

Errol Opie

and

Ann Marie Delamere