

Committee Secretary,
Committee on Corporate & Financial Services,
Hlft of Senate,
P.O. Box 6100,
Parliament House,
A.C.T. 2600.

Dear Sir,

The financial services I had dealings
with were Storm Financial and C.B.A. through
Colonial Guard Investments.

I do not know the correct process of lodging a
submission so I shall let you know my circumstances.

I am 75 yrs of age, live alone and have lost all my
investments plus my home is mortgaged for \$360,000
- this loan taken out 2 years ago whilst I had retired
from nursing when I turned 70 years.

The CBA offered me a deal to take a Deed of Occupancy
whereby I could remain in my home until I die or
sell & then CBA collect from the sale. These dealings
went on & on. I had to apply for an old age pension
something I had avoided as a self-funded retiree.

More waiting ensued, with added worry. I eventually signed this deed as my solicitor said the bank could change its mind & require me to pay out the mortgage & I would have to sell my home & have nowhere to go. I was granted an old age pension from central bank.

The culmination of all this stress is I have just had Cardiac Bypass Surgery from which I am slowly recovering.

