

We suggest that ALL loans made between 1999 and 2010 are made subject to review for loan origination tampering, falsification of assets and income, and if found to have occurred, an immediate freeze on all interest paid or payable on those contracts as per the prescribed action under the old Money Lenders Act of each state which governments removed in 1984 to intentionally allow this sort of crime to be committed against all of us.

We have been conned & deceived by the COMMONWEALTH BANK AUSTRALIA (CBA) & their agents using FRAUDULENT Loan Application documents, in both 2005 and 2007.

Our Loan Application Documents have been the target of 'Document Tampering, forgery & fraud.' This is a criminal offence under the Qld. Criminal Code, (Act No. 37 of 1995.)

Income figures were grossly inflated & many other details, including false vehicles & shares, were altered & added AFTER we had signed a couple of pages of the LAF.

We suggest that jail time is in order for any person that falsified a document or became a beneficiary of a falsified document.

We suggest that any lender who wants to take a borrower to court must file, along with its originating writ and claim, an affidavit supported by evidence showing that:

it lent us the money it says it did (evidenced by solicitors trust ledger and bank statements), and,

it assessed our ability to repay and that the contract is not an unjust contract for this reason, and,

the loan application form relied upon by the lender to approve the loan actually represents a true offer from you seeking a counter offer from the lender to provide funds.