

Response to Interim Report**Royal Commission into Misconduct of the Financial Sector - 15th October, 2018****Respondent:** [REDACTED]**PWF.001.001.0360 PWF.001.001.0406****To: The Royal Commissioner,**

please accept my reponse to the recently released Interim Report.

I would like to take this opportunity to thank everyone involved in the mammoth task that was on foot to arrive at the interim report. My family is grateful for the efforts of all involved.

Although [REDACTED] was included in the RC to a degree, unfortunately the lender, [REDACTED] [REDACTED], whom has been responsible for the last 11 years of torturous behaviour towards my family has not been mentioned, referenced nor investigated by this inquiry.

While the Royal Commission was still on foot September 20th, 2018, [REDACTED] brazenly attempted to commence an illegal repossession process whilst my matter was before the [REDACTED] by sending a receiver through our locked gate to bang violently on our front door to serve papers on me.

This exclusion of this second tier lender [REDACTED] from this inquiry has inflated and fuelled their already brazen, ruthless and illegal actions towards my family and many other consumers. They have no regard for any civil or criminal law whatsoever and I have multiple bundles of documents to substantiate this statement.

[REDACTED] have been instructed by [REDACTED] to place a stay on the proceedings as the open dispute prohibits their enforcement attempts of the illegal repossession {21/09/2018}. [REDACTED] have failed to adhere to the directive of the [REDACTED] and the proceedings are still on foot in the Supreme Court causing my family to be put on the street in 4 days time- [REDACTED] will not reply to my emails requesting confirmation of this stay that to date has not been executed by this lender in spite of the order by the [REDACTED]. {NB: the mortgage fraud by this lender and their agent was proven by [REDACTED] in 2014, the Determination could not be accepted as it would have left my family homeless although it was classified as "in my favour"}.

[REDACTED] were notified of their further breaches of civil and criminal laws {I have provided evidence to [REDACTED] over a 6 1/2 year period of systemic misconduct by [REDACTED] and they responded with the standard consumer 'fob off' letter that I have received on each occasion- evidence from myself and many consumers, precedents of illegal behaviour within the NSW Supreme Court between 2014-2018, evidence of systemic misconduct and [REDACTED] still refuse to investigate the loan book of this second tier lender.

To date, the Royal Commission, the regulators, the [REDACTED] will not

investigate this lender, [REDACTED] in spite of the long term and significant serious misconduct that they are not only on notice of, hold evidence of.

Sincerely,

[REDACTED]