Everything you need to know about fraudulent mortgage situation in the UK

On this page we will explain to you what really happens when you take out a mortgage. We will show you the material evidence and use a real life case file, courtesy of Helen Gardiner, who has kindly let us use her situation as an example here, to show you just how corrupt and sinister the system really is.

MORTGAGE	DEED	a true copy		10 :	
7			mot	ration	
This Mortgage Deed is the Limited trading as Ken W2 6PU which is incorp	sington Mortgages	s having its regis	stered office	at 1 Sheldon So	luare, Londor
the Date:		Declo			(insert date
the Borrower(s):	Helen	Anne	Gard	iner	
	of Glenvi	ew form	touse.	17	
The American	las St	· Austell, Ce	mall	Real Property	(1 d d - t
Title Number(s):					(insert address
Title Number(s);	GC 18	37745			
Administrative area:	REST	semec- (myo	Mal	
the Property:	Glennen	Farm Hou	e, 1		Rah
		tell, Corn			
	31 77031	200, C 01 .			
freehold or leasehold:	FRE	CHOLD 1			
security for the pay Mortgage" in the K ("the Booklet");	ment of the Debt d ensington Mortgag	lescribed under th ges General Mort	ne heading tgage Cond	itions Booklet (20	Matter of You 04 1st Edition
security for the pay Mortgage" in the K	ment of the Debt discussington Mortgaging Deed is also Land Registrar for the discussion of the discussion of the Advance. The discussion of the Advance of	lescribed under the ges General Mortan made for securing the following repart of the Property or by the proprising by the property of the Property of the Property of the Property of the Property Limite the Bookle	ne heading tgage Cond g further Ad striction to rty: "No dispector of any oprietor for d referred to et and the C	"The Main Subject itions Booklet (20 vances and re-advected in the costiton of the registered of the time being on in the charges resiffer;	Matter of You 04 1st Edition vances; proprietorshi stered estate be therge is to be f charge date gister";
security for the pay Mortgage" in the K ("the Booklet"); 2 agree that this Mort apply to the Chief register of any regist the proprietor of the registered without in favour of K6 agree to and are bounded acknowledge receipt understand the liabil Conditions Booklet and SIGNED AS A DEED by	ment of the Debt discussington Mortgaging age Deed is also Land Registrar for the discussion of the Advance of the Advance. The Advance of the Advance of the Advance of the Advance of the Offer. The Advance of the	made for securing the following repart of the Property of the propriesigned by the property of the Bookle tons in this Dee	ne heading tgage Cond g further Ad striction to riv: "No dispetor of any oprietor for d referred to et and the Cond and the first dand the fi	"The Main Subject itions Booklet (20 vances and re-advection be entered in the position of the registrature registered of the time being on in the charges rediffer;	Matter of You 04 1st Edition vances; proprietorshi tered estate be tharge is to be of charge date gister";
security for the pay Mortgage" in the K ("the Booklet"); 2 agree that this Mort apply to the Chief register of any regist the proprietor of the registered without in favour of K6 agree to and are bounded acknowledge receipt understand the liabil Conditions Booklet and SIGNED AS A DEED by	ment of the Debt discussington Mortgaging age Deed is also Land Registrar for the discussion of the Advance of the Advance. The Advance of the Advance of the Advance of the Advance of the Offer. The Advance of the	made for securing the following repart of the Property of the propriesigned by the property of the Bookle tons in this Dee	ne heading tgage Cond g further Ad striction to ray: "No dispector of any oprietor for d referred to the tand the Cond and the see of the Will Witnesses Each Born.	"The Main Subject itions Booklet (20 vances and re-advections be entered in the position of the regisfuture registered of the time being on in the charges reported in the German in the	Matter of You 04 1st Edition vances; proprietorshitered estate beharge is to be of charge date gister";
security for the pay Mortgage" in the K ("the Booklet"); 2 agree that this Mort apply to the Chief register of any regist the proprietor of the registered without in favour of K6 agree to and are bounded acknowledge receipt understand the liabil Conditions Booklet and SIGNED AS A DEED by	ment of the Debt discussington Mortgaging age Deed is also Land Registrar for the discussion of the Advance of the Advance. The Advance of the Advance of the Advance of the Advance of the Offer. The Advance of the	lescribed under the ges General Mortan made for securing the following repart of the Property of the propries or by the propries of the property of the proper	g further Ad striction to riv: "No dispetor for dreferred to et and the C d and the E de tand the C d and the S Each Borrs separately	"The Main Subject itions Booklet (20 vances and re-advections and re-advections and re-advections and re-advections and re-advection of the registered of the time being on in the charges restricted in the German and	Matter of You of 1st Edition vances; proprietorshi be charge is to be f charge date gister"; heral Mortgan be over 18 years. be
security for the pay Mortgage" in the k ("the Booklet"); 2 agree that this Mort 3 apply to the Chief register of any regist the proprietor of the registered without in favour of Ke 4 agree to and are be 5 acknowledge receipt understand the liabil Conditions Booklet and SIGNED AS A DEED be and not a relative of a Booklet of the second s	ment of the Debt discussington Mortgaging Deed is also Land Registrar for tered land forming the registered estate a written consent sensington Mortgage bund by the Condition of the Advance. Ities and obligating the Offer. The Borrower (signower):	lescribed under the ges General Mort made for securing the following repart of the Property of the propries or by the propries of the Property of the propries of the property of the propries	g further Ad striction to riv: "No dispetor for dreferred to et and the C d and the E de tand the C d and the S Each Borrs separately	"The Main Subject itions Booklet (20 vances and re-advections Booklet (20 vances and re-advections) be entered in the costiton of the registered of the time being on in the charges reoffer; terms in the Germitness (who must approximately signature of witnessed)	Matter of You 04 1st Edition vances; proprietorshi stered estate be charge is to be f charge date gister"; proprietorshi stered Mortgagister"; proprietorshi stered Mortgagister with the cover 18 years and t
security for the pay Mortgage" in the k ("the Booklet"); 2 agree that this Mort apply to the Chief register of any regis the proprietor of the registered without a line favour of Ke agree to and are be acknowledge receipt I understand the liabil Conditions Booklet and SIGNED AS A DEED be and not a relative of a Booklet and the liabil Conditions Booklet and SIGNED AS A DEED be and not a relative of a Booklet and liabil Conditions Booklet and liabil Con	ment of the Debt discussington Mortgaging Deed is also Land Registrar for tered land forming error error error error error error entered explored e	lescribed under the ges General Mort made for securing the following repart of the Property of the propries or by the propries and the general Limite claims in the Bookle fons in this Deed in the presence	g further Ad striction to riv: "No dispetor for dreferred to et and the C d and the E de tand the C d and the S Each Borrs separately	"The Main Subject itions Booklet (20 vances and re-advections Booklet (20 vances and re-advections) be entered in the costition of the registered of the time being on in the charges restricted in the charges restricted by the charges (who must be cover's signature witnessed)	Matter of You 04 1st Edition vances; proprietorshi stered estate be charge is to be f charge date gister"; proprietorshi stered Mortgagister"; proprietorshi stered Mortgagister with the cover 18 years and t

1. Letter sent from the solicitors of Helen's original lender, confirming that the Mortgage is live.







MORTGAGE DEED

We hereby certify this to be a true copy of the original

This Mortgage Deed is made on the Date bare is the bare is the bare bare is the bare is th

Declarkes 2005. the Date: Helen Anne Gardiner the Borrower(s): Glenview Farmtowe. 17 Row, St. Austell, Cornwall CG 187745 Title Number(s): RESTORMER- CARNOMAL Administrative area: Glenview Farm House, 17. the Property: Rad St. Austell, Cornwall FREEHOLD 1 freehold or leasehold:

If you are the Borrower(s) named above you:

- 1 charge the Property as legal owner by way of legal mortgage with full title guarantee as continuing security for the payment of the Debt described under the heading "The Main Subject Matter of Your Mortgage" in the Kensington Mortgages General Mortgage Conditions Booklet (2004 1st Edition) ("the Booklet");
- 2 agree that this Mortgage Deed is also made for securing further Advances and re-advances;
- apply to the Chief Land Registrar for the following restriction to be entered in the proprietorship register of any registered land forming part of the Property: "No disposition of the registered estate by the proprietor of the registered estate or by the proprietor of any future registered charge is to be registered without a written consent signed by the proprietor for the time being of charge dated in favour of Kensington Mortgage Company Limited referred to in the charges register";
- 4 agree to and are bound by the Conditions in the Booklet and the Offer;
- 5 acknowledge receipt of the Advance.

I understand the liabilities and obligations in this Deed and the terms in the General Mortgage Conditions Booklet and the Offer.

SIGNED AS A DEED by the Borrower(s) in the presence of the Witness (who must be over 18 years and not a relative of a Borrower):

Witnesses

Each Borrower's signature must be separately witnessed

Helen Anne Gordinar (signature, printed name)

Form of charge filed at H M Land Registry under reference MD682E

JRIGINAL

2. Letter confirming the agreed price and other relevant information .

REVISED OFFER



MORTGAGE DEED

We hereby certify this to be a true copy of the original

This Mortgage Deed is made on the Date bereati And Social Marketing ton Mortgage Company Limited trading as Kensington Mortgages having its registered office at 1 Sheldon Square, London W2 6PU which is incorporated in England and Wales with Company No. 3049877 as follows:

the Date:

21st. Declared 205. (insert date)

the Borrower(s):

Helen Anne Gardiner

of Glenview Farmtower. 17

Low, St. Austell, Commall (insert address)

Title Number(s):

CC 187745

Administrative area:

RESTORMEC - CMMAN

St. Austell, Comman

Treehold or leasehold:

FREEHOLD

If you are the Borrower(s) named above you:

- 1 charge the Property as legal owner by way of legal mortgage with full title guarantee as continuing security for the payment of the Debt described under the heading "The Main Subject Matter of Your Mortgage" in the Kensington Mortgages General Mortgage Conditions Booklet (2004 1st Edition) ("the Booklet");
- 2 agree that this Mortgage Deed is also made for securing further Advances and re-advances;
- apply to the Chief Land Registrar for the following restriction to be entered in the proprietorship register of any registered land forming part of the Property: "No disposition of the registered estate by the proprietor of the registered estate or by the proprietor of any future registered charge is to be registered without a written consent signed by the proprietor for the time being of charge dated in favour of Kensington Mortgage Company Limited referred to in the charges register";
- 4 agree to and are bound by the Conditions in the Booklet and the Offer;
- acknowledge receipt of the Advance.

I understand the liabilities and obligations in this Deed and the terms in the General Mortgage Conditions Booklet and the Offer.

SIGNED AS A DEED by the Borrower(s) in the presence of the Witness (who must be over 18 years and not a relative of a Borrower):

Witnesses

Each Borrower's signature must be separately witnessed

Helen Anne Gordinar (signature, printed name)

3. Letter from HM Land Registry to confirm stamp

Transfer of part of registered title(s)

HM Land Registry



(if you need more room than is provided for in a panel, use continuation sheet CS and staple to this form)

Stamp Duty









MORTGAGE DEED

We hereby certify this to be a true copy of the original

This Mortgage Deed is made on the Date be RAHAM Sound Sound Sound Mortgage Company Limited trading as Kensington Mortgages having its registered office at 1 Sheldon Square, London W2 6PU which is incorporated in England and Wales with Company No. 3049877 as follows:

the Date: the Borrower(s): Glenview FormHouse, 17 Row St. Austell, Cornwall CG 187745 Title Number(s): RESTORMEC- CARrOMAL Administrative area: Glennew Form House, 17. the Property: Rad St. Austell, Cornwall FREEHOLD 1

freehold or leasehold:

- If you are the Borrower(s) named above you: charge the Property as legal owner by way of legal mortgage with full title guarantee as continuing security for the payment of the Debt described under the heading "The Main Subject Matter of Your Mortgage" in the Kensington Mortgages General Mortgage Conditions Booklet (2004 1st Edition) ("the Booklet");
- 2 agree that this Mortgage Deed is also made for securing further Advances and re-advances;
- apply to the Chief Land Registrar for the following restriction to be entered in the proprietorship register of any registered land forming part of the Property: "No disposition of the registered estate by the proprietor of the registered estate or by the proprietor of any future registered charge is to be registered without a written consent signed by the proprietor for the time being of charge dated in favour of Kensington Mortgage Company Limited referred to in the charges register";
- agree to and are bound by the Conditions in the Booklet and the Offer;
- acknowledge receipt of the Advance.

I understand the liabilities and obligations in this Deed and the terms in the General Mortgage Conditions Booklet and the Offer.

SIGNED AS A DEED by the Borrower(s) in the presence of the Witness (who must be over 18 years and not a relative of a Borrower):.

Each Borrower's signature must be separately witnessed

SUZANAE MARIE BURLOW STAUSTELL

4. This one is very important Notice in the terms and conditions, that the mortgage lender, has fraudulently conned you into signing over power of attorney to them. This is a clear breach of contract law, but don't take my word, check it for yourself!

MORTGAGE.



MORTGAGE DEED

We hereby certify this to be a true copy of the original

This Mortgage Deed is made on the Date be the best of the best of

the Date:

21st. December 205. (insert dete)

the Borrower(s):

Helen Anne Gardiner

of Glenview FarmHowe. 17

Row, St. Austell, Commall (insert address)

Title Number(s):

CC 187745

Administrative area:

RESTORMEC - CMMONAL

The Property:

Glenview Farm Howe, 17,

St. Austell, Common

If you are the Borrower(s) named above you:

- 1 charge the Property as legal owner by way of legal mortgage with full title guarantee as continuing security for the payment of the Debt described under the heading "The Main Subject Matter of Your Mortgage" in the Kensington Mortgages General Mortgage Conditions Booklet (2004 1st Edition) ("the Booklet");
- 2 agree that this Mortgage Deed is also made for securing further Advances and re-advances;
- apply to the Chief Land Registrar for the following restriction to be entered in the proprietorship register of any registered land forming part of the Property: "No disposition of the registered estate by the proprietor of the registered estate or by the proprietor of any future registered charge is to be registered without a written consent signed by the proprietor for the time being of charge dated in favour of Kensington Mortgage Company Limited referred to in the charges register";
- 4 agree to and are bound by the Conditions in the Booklet and the Offer;
- acknowledge receipt of the Advance.

I understand the liabilities and obligations in this Deed and the terms in the General Mortgage Conditions Booklet and the Offer.

SIGNED AS A DEED by the Borrower(s) in the presence of the Witness (who must be over 18 years and not a relative of a Borrower):

Witnesses

Each Borrower's signature must be separately witnessed

Helen Anne Gardiner.

(signature and printed name)

SUZAUNE MARIE BURLOW

STAUSTELL

(signature, printed name)

Form of charge filed at H M Land Registry under reference MD682E

JRIGINAL

1) This is an enhanced and blown up version of the terms and conditions above, highlighting the transfer of power of attorney, so you can read it clearly

JRIGINAL

We hereby certify this to be a true copy of the original

MORTGAGE DEED

This Mortgage Deed is made on the Date better that the Company Limited trading as Kensington Mortgages having its registered office at 1 Sheldon Square, London W2 6PU which is incorporated in England and Wales with Company No. 3049877 as follows:

the Date:		Dece			(insert date)
the Borrower(s):	Helen	Anne	Gard	lines	
	of Glenvi	cw form	House.	17	
	lou, St	·Austell, Ce	mall	Far 19	(insert address)
Title Number(s):	CC 18	37745			
Administrative area:	REST	semec- (my	Mal	
the Property:	Glennens	Farm Hou	oe, 1	7,	Rah
	St. Aust	all, Corn	wall		
freehold or leasehold:	Eur	CHOLD (

If you are the Borrower(s) named above you:

- 1 charge the Property as legal owner by way of legal mortgage with full title guarantee as continuing security for the payment of the Debt described under the heading "The Main Subject Matter of Your Mortgage" in the Kensington Mortgages General Mortgage Conditions Booklet (2004 1st Edition) ("the Booklet");
- 2 agree that this Mortgage Deed is also made for securing further Advances and re-advances;
- apply to the Chief Land Registrar for the following restriction to be entered in the proprietorship register of any registered land forming part of the Property: "No disposition of the registered estate by the proprietor of the registered estate or by the proprietor of any future registered charge is to be registered without a written consent signed by the proprietor for the time being of charge dated in favour of Kensington Mortgage Company Limited referred to in the charges register";
- 4 agree to and are bound by the Conditions in the Booklet and the Offer;
- 5 acknowledge receipt of the Advance.

I understand the liabilities and obligations in this Deed and the terms in the General Mortgage Conditions Booklet and the Offer.

SIGNED AS A DEED by the Borrower(s) in the presence of the Witness (who must be over 18 years and not a relative of a Borrower):

Witnesses

Each Borrower's signature must be separately witnessed

Helen Anne Gordinar (signature, printed name)





Seal of the seal o

We hereby certify this to be a true copy of the original

MORTGAGE DEED

This Mortgage Deed is made on the Date bereative screening to Mortgage Company Limited trading as Kensington Mortgages having its registered office at 1 Sheldon Square, London W2 6PU which is incorporated in England and Wales with Company No. 3049877 as follows:

the Borrower(s):

the Borrower(s):

the Borrower(s):

the Borrower(s):

the Borrower(s):

of Glenvicw Farmtows. 17

Las. St. Austell, Commall

(insert address)

Title Number(s):

CC 187745

Administrative area:

RESTORMEC - CMMACL

The Property:

Glenviw Farm Howe, 17,

St. Austell, Command

If you are the Borrower(s) named above you:

- 1 charge the Property as legal owner by way of legal mortgage with full title guarantee as continuing security for the payment of the Debt described under the heading "The Main Subject Matter of Your Mortgage" in the Kensington Mortgages General Mortgage Conditions Booklet (2004 1st Edition) ("the Booklet");
- 2 agree that this Mortgage Deed is also made for securing further Advances and re-advances;
- apply to the Chief Land Registrar for the following restriction to be entered in the proprietorship register of any registered land forming part of the Property: "No disposition of the registered estate by the proprietor of the registered estate or by the proprietor of any future registered charge is to be registered without a written consent signed by the proprietor for the time being of charge dated in favour of Kensington Mortgage Company Limited referred to in the charges register";
- 4 agree to and are bound by the Conditions in the Booklet and the Offer;
- acknowledge receipt of the Advance.

I understand the liabilities and obligations in this Deed and the terms in the General Mortgage Conditions Booklet and the Offer.

SIGNED AS A DEED by the Borrower(s) in the presence of the Witness (who must be over 18 years and not a relative of a Borrower):

Witnesses

Each Borrower's signature must be separately witnessed

Helan Anne Gardiner ST AUSTELL

Helan Anne Gardiner.

(signature and printed name)

(signature, printed name)