

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.



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

MORTGAGE DEED

Graham Graham

This Mortgage Deed is made on the Date 21st. December 2005 between the Borrower(s) GRAHAM & GRAHAM Solicitors and Kensington 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. December 2005 (insert date)

the Borrower(s): Helen Anne Gardiner
of Glenview Farm House, 17
Road, St. Austell, Cornwall (insert address)

Title Number(s): CG 187745

Administrative area: RESTORMEC - CORNWALL

the Property: Glenview Farm House, 17, Road,
St. Austell, Cornwall

freehold 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;
- 3 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

Borrower(s): (1)	<u>H. A. G.</u>	<u>SUZANNE MARIE BURROW</u>
	<u>Helen Anne Gardiner</u>	<u>ST AUSTELL</u>
(2)	<u>Helen Anne Gardiner.</u>	
	(signature and printed name)	(signature, printed name and address)

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



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

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	<u>Helen Anne Gardiner</u>	

(signature and printed name)



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

REVISED OFFER



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GRAHAM & GRAHAM Solicitors

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(2) <u>Helen Anne Gardiner</u> <u>Helen Anne Gardiner.</u> (signature and printed name)	(signature, printed name and address)

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3. Letter from HM Land Registry to confirm stamp

Transfer of part of
registered title(s)

HM Land Registry

TP1

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

1. Stamp Duty



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	<u>Helen Anne Gardiner.</u>	

(signature and printed name)



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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



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	(signature and printed name)	(signature, printed name and address)

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- 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



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MORTGAGE DEED

Graham Graham

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Brian

Thomas. Oakwood



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(signature and printed name)