

“They All Laughed When I Said I Was Going To Take On The Banks... & Take My Home Back... But When We Changed The Locks...”

***The Shocking Truth About Banks & Judges Finally Revealed... And What You
Can Do To Finally Fight Back & WIN!***

From: Dallas & Kerrie Kelso
Castle Hill, August 7th, 2008

Dear Fellow Australians,

This could be the most important letter you read all year!

Here's why...

If you are stressed out by unfair loan repayments and especially if you are facing possible mortgage foreclosure, and you would like to see justice prevail, rather than see the banks and their mates get rich from selling your home for pennies in the dollar, then keep reading.

Who Are We & Why Should You Care?

We have been running a niche real estate business now for the last 7 years called www.WeBuyHomes.com.au and during this time, we have seen many Australian families go through major financial struggles. Most of these struggles have been caused by the banks and their greed. Many times, we have been able to help these families either get back on track, or at least get the best price for their home, without involving real estate agents and no fees or charges.

What increasingly disturbed us over this period, was the amount of times that we were able to solve a serious issue for the home owner at the last minute, only to have the bank and their lawyers shut them down. On every occasion, the banks ended up selling these properties for thousands of dollars less than what we had offered them. This really puzzled us why they would be so keen to take a loss each time.

Then it became very clear to us. What these banks and mortgage companies were doing and still do today, is like doing an “insurance job” on a car that they can't sell. They decide to “cash in” on the insurance money. It makes not a scrap of difference to the bank if these properties sell for hundreds of thousands of dollars under the true market value, because the mortgage insurer will pay them everything that is owed, plus all the fees and charges.

Who Loves The Thought Of Owing Hundreds Of Thousands Of Dollars On Something You No Longer Own?

When the banks “cash in on the insurance money”, it only takes a few months for the mortgage insurance companies to start calling the old home owner, asking to be paid. Often the debts start at \$30,000 and often exceed \$200,000! This is an absolute outrage and is totally illegal. The only problem is, until now, not one family or group have had the guts to challenge the banks in a way that would force the law to really expose these modern day thieves for what they are! Its time to take action and let the people fix this problem once and for all...

What If You Could Legally Challenge The Banks Without It Costing You One Cent?

We are holding an information night for anyone who has either lost their home, or is at risk of losing their home, so you can see with your own eyes and hear with your own ears, exactly what your legal rights are and what to do about it.

Do any of the following points apply to you?

- Have you previously lost your home and the banks have sold it from under you?
- Have you gone bankrupt as a result of the creditors from the bank causing you to collapse financially? (This can include credit cards, store cards and mortgage arrears).
- Have you started receiving Arrears, Default, Liquidated Claims, Notices To Vacate?
- Have you had the locks on your home changed without your consent?
- Do you have a friend who you know has mortgage troubles and needs help?
- Have you brought a solution to the table for the banks, but they won't accept it and are continuing down the path of foreclosure?
- Do you have a debt left owing to the mortgage insurers caused by the banks selling your home for less than the debt owed (otherwise known as a "Fire Sale")?
- Did your bank breach your personal privacy by displaying your personal financial issues to the public (either on the For Sale sign, marking your home as a Mortgagee Sale, Printed signs on your property notifying the public of a mortgagee in possession sale or giving copies of your legal matters to real estate agents and others, before they had sold your home)?
- Did your bank give you the opportunity to change any clauses in your loan agreement before you signed up for your home loan (nearly 100% of loans are signed under duress and have illegal clauses throughout the loan agreement that in most cases, makes your loan agreement with the bank illegal, null and void)?
- Did your bank actually have any money to lend to you in the first place, or was this created out of thin air (the truth of this may shock you and cause you to run to the Supreme Court to expose this scam)?
- Were the interest rates on your loan variable or fixed for the life of the loan? (For a contract to be legal there must be certainty of terms. Any loan agreement with variable interest rates is rendered void by that very uncertainty and a contract has not been created, ie: it is a fraud).
- Was a judgment made against you and then served on you without a trial by jury? (without your consent to waive your rights to a trial by jury, all these judgments become illegal, null and void)
- Did a sheriff, locksmith, real estate agent or other persons trespass on your property and commit break and enter, by changing the locks on your home? (as stated in the previous point, they have actually committed these crimes without your consent).

These are just some of the many issues that hard working Australians are faced with on a daily basis. This problem has been around for many years and most of us never knew it! Perhaps you have experienced some or many of these issues yourself, or know someone who has?

What To Do Next!

Decide you are sick of being treated like a number! If the banks have already tried to knock you down, then stand up, and do something about it! You are not alone in this and we are here to help. Together we can fight this system and change it, so that the truth can finally be revealed... the difference between right and wrong.

Join us on Wednesday, August 13th, 2008 to hear how we issued our own Notice of Repossession back to the Sheriffs office, the bank and the banks lawyers, and took back our property. It's not too late to make a difference in your own life and we will share everything you need to know, to do the same and win.

Juries Nullify Bad Laws...

Without a trial by Jury, justice cannot prevail. Justice is "the protection of rights and the punishment of wrongs". You will discover why everything the banks have done in the past and are doing today, is illegal and how you can fight for your inalienable rights.

RSVP By Tuesday, August 12th, 2008.

If you would like to come along to this FREE MEETING, then please email Kerrie to the following email address:

justice@TakeBackYourHome.com.au

We will confirm your RSVP by sending you the address details for the meeting. The meeting will begin at 7.30pm sharp, and conclude at 9pm - 10pm (Depending on questions and answers).

The meeting will be held in one of the suburbs of Sydney.

P.S. Feel free to pass on this invitation to someone else who may need it.

Sincerely,
Dallas & Kerrie Kelso
www.TakeBankYourHome.com.au