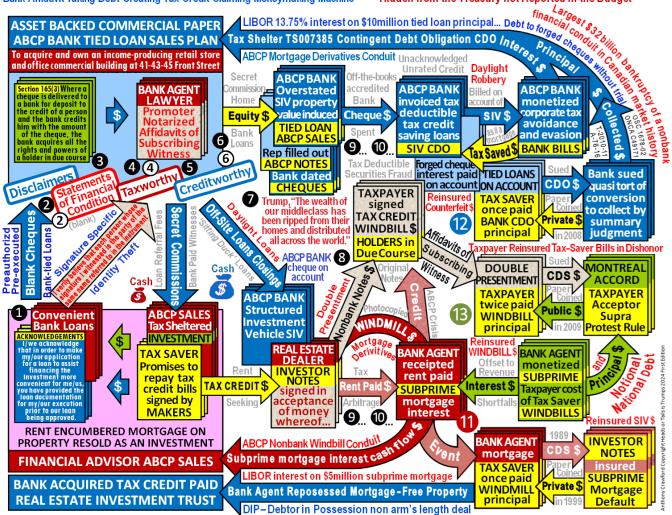
Overstated Property Value Induced Tied Loan Taxpayer Reinsured Securities Fraud

ABCP 'ACQUIRE-TO-DISTRIBUTE' BUSINESS MODEL **'RENT SEEKING TAX ARBITRAGE' REVENUE STREAMS** Hidden from the Treasury not Reported in the Budget Bank-Affidavit-Taking-Debt-Creating-Tax-Credit-Claiming-Moneymaking-Machine ASSET BACKED COMMERCIAL PAPER

LIBOR 13.75% interest on \$10million tied loan principal... Debt to forged company to the state of the st



The 'Magna Carta Loophole Signature Identity Theft' report was published in 2025 for the Ontario Securities Commission (OSC) to review overstated property value induced tied loan dependent twice paid taxpayer-reinsured securities fraud. It defines 13 Ponzi Steps behind the 'Largest \$32billion bankruptcy of a non-bank financial conduit in Canadian market history' reported to the Royal Canadian Mounted Police (RCMP) ahead of the '2008 Global Credit Crunch' to investigate in 2003. Page 74 of the OSC Report centers system-gap analysis on US President Trump's view of tax fraud in his January 20, 2017 presidential address that "The wealth of our middleclass has been ripped from their homes and distributed all across the world, but that is all behind us now" he explained.

The above Asset Backed Commercial Paper (ABCP) transaction starts with Canadian Bill of Exchange Act (BEA) §165(3) defined in Step 1 under ABCP 'Bank-Affidavit-Taking-Debt-Creating-Tax-Credit-Claiming-Moneymaking-Machine' heading the way 'Rent Seeking Tax Arbitrage' works in Steps 2, 4, 3, 5, 6, 7, 8, 9, 10 where breach of law 2, 4, and 6 prohibit bank protocol in loan-closings behind 11, 12 and 13 'Revenue Streams Hidden from the Treasury not Reported in the Budget.'

Tax-saving promoted sales and 'Bank Induced Lending' advanced 'Pre-executed Loans' with signed but otherwise 'Blank Cheques' and 'Disclaimers' and 'Statements of Financial Condition' in Steps 1, 2 and 'Dealer Notarized Affidavits of Subscribing Witness' in Steps 3, 4 up to 5 that 'Home Equity \$ Bank loans' paid 'Secret Commissions' to 'Bank Paid Witnesses' who filled out 'Cheque \$' in Steps (6), (7) when the 'BANK AGENT accepted TAX CREDIT WINDBILL TAXPAYER promises to pay money' in Step 8 signed 'In Witness Whereof' to rebill 'WINDMILL \$' from 'Rent Paid \$' through Steps 9 and 10 as **BANK BILLS**' invoiced **SIV s**' as **Tax Saved s**' in Steps **9** and **10** that set up the fraud.

The above SIV-CDS-CDO business model illustrates 'Double Presentment' in case of criminal banking. Especially, 'Reinsured SIV \$' 11, which is the 'SUBPRIME Mortgage Default' model including the 'Reinsured Counterfeit \$' 12 cheque scenario with 'Taxpayer Reinsured Tax-Saver Bills in Dishonor' covered under the 'TAXPAYER Acceptor Supra Protest Rule' in the 2009 'MONTREAL ACCORD' bank-bailout decision (13) that recapitalized 'Twice Paid WINDBILL Principal' nonbank-notes in need of consumer safeguards and taxpayer protection in private and public financial sectors.

The OSC opened a Crawford Bank System Whistleblower file in 2017 to investigate evidential bank failure to comply with legislated protocol in Steps (2), (4), and (6) that Minister of Finance, Honorable Ralph Goodale defined as a legal requirement in his letter of May 18, 2004, retyped as follows;

Ottawa, Canada K1A 0G5

MAY 1 8 2004

Dear Mr Crawford:

On behalf of Prime Minister Paul Martin, I am writing to you today in response to your letter of January20, 2004, in which you outline your concerns about the relationship between banks and the independent agents or brokers that may offer bank mortgage loan products. Please excuse the delay in responding.

In your letter, you wrote your concern that consumers who deal with loan agents or brokers to purchase mortgage loans may be provided with inaccurate information regarding the product being offered, and may therefore unwittingly enter into loan agreements with terms and conditions of which they are not aware. You may be interested to know tht the Government of Canada has taken significant steps to help ensure that consumers receive all the necessary information that they need to make informed choices when entering into loan contracts. In particular, federal financial institutions legislation requires banks to specifically and clearly disclose essential information in the documentation they provide to consumers, including the following:

- the principal amount and term of the loan:
- the interest rate and how it is compounded;
- the Annual Percentage rate (APR), which incorporate non-interest charges:
- the amount of each payment and when it is due;
- any property that the bank takes as security on the loan.

The required disclosure information must be provided to the consumer, regardless of whether the mortgage loan is sold by a broker or directly by the bank, at least two business days prior to entering into the loan agreement.

Furthermore, to help protect consumers in their dealings with financial institutions, the government created the Financial Consumer Agency of Canada (FCAC) to strengthen oversight of the consumer provisions in the financial institutions statutes and to expand consumer education and information in the area financial services. If a consumer believes that they were not provided with all necessary disclosure information when they entered into a loan agreement, they have the right to lodge a complaint with the FCAC. The FCAC will then investigate whether there has been any breach of the disclosure provisions and, where required, will take action to rectify such a breach. For more information on how to lodge a complaint with the FCAC, consumers can contact the Agency through its website at http://www.fcac-acfc.gc.ca or by calling toll free at 1-866-461-FCAC.

Finally, I would note that the provincial governments are responsible for the regulation of the business practices of independent mortgage agents and brokers. In Ontario, the responsible agency is the Financial Services Commission of Ontario (FSCO). Consumers can register any complaints they have about the services provided by a mortgage broker with FSCO by contacting them at the following coordinates: The Financial Services Commission of Ontario, Mortgage Broker Complaint, 5160 Yonge Street, 4th Floor, Box 85, Toronto, Ontario, M2N 6L9, Tel: (toll free) 1-800-668-0128/(in Toronto) 416-250-7250.

Thank you for taking the time to write to me on this matter. I hope the information provided proves useful.

Yours sincerely,

Ralph Goodale

c.c : Ms Bonnie Brown, M.P.

The above letter was written some twenty years ago that time has proven the need for digitized rules and regulations to close the so-called 'Magna Carta Loophole' defined as system gaps in the Crawford OSC Whistleblower file. To that end the volume includes a letter of concern to Right Honourable Mark Carney, Prime Minister of Canada, to review financial safeguards and enforcement and especially bank law in need of reform that is long overdue. We appreciate the following reply and also look forward to hearing from the OSC regarding its investigation and conclusion to close our file according to the OSC Whistleblower Act.

Prime Minister | Premier Ministre Sep 9 Tome, Minister \(\neq \)

Re: Office of the Prime Minister/Cabinet due premier minister

Dear Jill Crawford:

On behalf of the Right Honourable Mark Carney. Prime Minister of Canada, I acknowledge receipt of your correspondence dated April 19 2025. I regret the lengthy delay in replying.

The Prime Minister values feedback and suggestions from Canadians, and he appreciates the time you have taken to offer your views. Please be assured that your communication has been received and carefully read.

At the federal level, responsibility for the issue you raise rests with the Minister of Finance and National Revenue, the Honourable Françoise-Philippe Champagne. For this reason, I am sharing your remarks with the Minister for his information and consideration.

Thank you for writing.

J. Genge

Executive Correspondence Officer / Agente de la correspondence Executive Correspondence Services / Services de la correspondence de la haute direction

----- Original Message

From: Jill Crawford

Sent: Saturday, April 19, 2025, 4:33 PM

To: PM@pm.ca;

Cc:

Subject: 2025 Election Question

Please reply to our question, thank you

VIEW ENTIRE MESSAGE