

APPLICATION FOR CBA CLASS ACTION

Commonwealth Bank  Ref: No 803-040-160 OPEN ADVICE REVIEW.

Quote from the CBA: **“WE WILL PUT THINGS RIGHT!”**



We need a list of the ABC reported 4,000 CBA victims, to gain this Senate (*via Senator James McGrath*), Community Cabinet, QPS / QLS forensic law reform!



1. a/ CBA customer, my Mother, Ada May Bright (RIP) 16-09-1919 to 08-10-2014 believed, due to the ACCC '**free gift scam**' or '**shareholder (gift) home mortgage loan scam**' Mum would lose her home, if she did not pay a \$47,692 fraudulent invoice. This was confirmed by Premier's Beattie to Newman as a '**fraudulent invoice scam**'. Police Insp. Ray Loader wrongly assumed this to be a CBA approved invoice. This invoice was used as a bikie extortion demand. These bikies were engaged by Rob Wilson, our Head Contractor. This confirms the ACCC / LBB of Scams Pg 16 solution, **available free at your local Police Station**.
b/ The QLS Judge Pat Shanahan ruled **“This is the best case out of 14 put in front of me for law reform.”**
c/ Therefore, the joint Premier's Cabinet solution has been found with the aid of 14 Judges (7 *Supreme Court*), mediation and discovery orders. Hence, the assistance of a large team of Federal and State Cabinet Ministers, Senators, Court Registrars, Police, Civil Engineers, Site Inspectors, Accountants, Bank Management and ATO '**whistleblowers**'.
2. a/ The QPS forensic expert Prof./Dr. Michele Pathè put it **“You will not get justice”**, adding her reason **“They do not want you to win.”** Hence, her standard advice (*to solve our Beyond Blue style depression in watching our HEHS Superfund benefits being rorted*) is to take medication to relieve the pain and suffering, **but we are not that stupid!**
b/ So, the question must be answered, why did we run this QPS requested EPA Sect. 32 sabotage style \$10,000 test case, that was identified by Court of Appeal Justice John Muir to gain justice? **Muir did not give an answer but we have!**
3. The CBA under Credit Manager Grahame Ledwidge (GL) first acted alone without legal advice and made a chain of mistakes to hide an illegal bank loan agreement to sell our subdivision land without title and deposit, to gain approval for our CBA loan. (i) GL's first mistake was to ignore, blame and sack their Loans and Relationship Manager James Pitman. (ii) GL had the CBA pay \$25,000 to admit liability **to one victim only, but not full blame**. (iii) Finally the CBA Snr. Credit Manager Chris Watts was forced to amend the loan agreement **to make it legal**, but the amendment came too late to protect Pitman and the HEHS Superfund victims. The victims signed legal contracts and never received 1 cent of their expected \$125,000 on average benefit. As proof, refer our written Accountant Tim Allen's \$10,000 paid for (*victims in common style*) '**damages report**'. Watts initially admitted to the CBA fraud by stating **“I do not wish to be part of this bank circus.”** As proof, he left it to GL to run the bank in-house mediation, where GL's Supreme Court defence in writing was **“The bank does not give disclosure to bank business!”** As well, we have the Snr. CBA Manager who came forward as their official bank witness, volunteer and '**whistleblower**'. (TBC)
4. a/ As Shanahan put it **“To solve this case follow the money trail and the court transcripts.”** It's reported by the ABC that 4,000 CBA customers have accepted the CBA offer to put things right. After 14yrs, based on the Storm victims success and support, this QPS / QLS case must be treated as a leading example to expand (i) crime prevention. (ii) To expand the ACCC / LBB of Scams (*well done*).

- b/ The Editor of the Sunshine Coast Daily reported 14-06-2014 the exposure of \$1.25b in rorting in the building and construction industry (*and ATO*) each year. This is a blueprint for Newman's promised press release.
- c/ To be sure of success the 4,000 CBA victims must follow the lead of the Storm Investment scam victims and move forward as one group with QLS recommended law reform.
- d/ In sharing in the cost, we share (*including the CBA*) in the benefits of sound management principles.
5. a/ Working as an official prison reform consultant, this method or model will create a win-win solution where criminals who took advantage of this CBA stuff-up will be forced to repay their profits from crime (*if you act immediately*). This is also known as a self funded crime, that incorporates GL's reported JF & Pike's valuation where extras were paid by the bank at up to 300% over cost. (TBC)
- b/ To be successful, our local Senator, James McGrath, must act in full on this Senate investigation.
- c/ These cartels use this proven insider trading in the QDPP and QPS to cheat our justice system. As GL confirmed quote **"We never said we do not make mistakes."** Hence, Asst. Comm. Pat Doonan's Police Risk Management apology. GL later said **"You should have known what I meant."** (TBC) Unfortunately, GL's previous bank policy was to never admit full blame. This policy has changed, to promise complete honesty, as proof, we can assist the ATO explain their estimated loss of \$460,311 where the Treasury Dept. is defrauded on a regular basis.
6. a/ When Davida confessed guilt to be a forger, fraudster and in brief, investment scammer, GL was able to blackmail Davida with an offer of a QDPP free pardon for her 6 bank \$1.3m scams via the then Justice Minister Rod Welford. As Davida first put it to me **"You would be surprised what goes on behind (CBA) closed doors."**
- b/ Thanks to legal advice from the Head Contractor's Solicitors we now have the detail to what is known as the **'Site Solutions protection racket'**. This was also due to the self entrapment with our payment of \$30,000 to Brad Jones who traded as Site Solutions. **Yes! It's out in the open for all to see!** Hence, Shanahan's QLS direction **"To look at the obvious."** Thus create the Law of Abandonment.
- c/ In brief, to support the BCC Site Inps. Gary Kopp's direction for the Wynnum Police to use their nominated EPA Sect. 32 sabotage model to lay criminal charges. It should be noted, having worked in the BCC Inspection Section, duty of care should be taken to study the SAA Rules & Regulations, in support of Baseline Civil Engineers hidden report in Case 422/2000-2, Holland Park.
7. a/ The need to listen to all Crown expert witnesses to act on C.C. Sect. 399. To mean, **your failure to act on this Supreme Court ordered CBA discovery is fraud.**
- b/ Davida was known by GL to be, in brief, a MOB Barrister. The most compelling evidence is to identify her forgery of Gary Armstrong's signature via the NAB for \$198,000.
- c/ Davida worked out of the QDPP as a fraudulent Prosecution expert, to trick Welford who apologised to me direct and gave this case to Police Minister Judy Spence to solve. Welford then resigned and retired from politics.
- d/ From Asst. Police Comm. **'whistleblowers'** down, they found the QPS in general treated the Fair Trading Act and the now ACCC LBB of Scams as a joke, or a CBA bank circus.
- e/ CIB Det. Insp. Kidd's proof came with breaking C.C. Sect. 391. Kidd's scam, to try and give me a fraudulent criminal record was thrown out of court, but that did not stop Davida. **Prof. Pathè's confirmed this is preventing justice being served.** As a forensic expert it is Prof. Pathè's duty of care to act on her findings. (TBC)
8. a/ In brief, the solution is simple, with billions of CBA transactions, the CBA admits it makes mistakes. We all do. This is called tolerance or differential or as our then QC Walter Sofronoff put it **"Mediation means, to meet somewhere in the middle."**

By law, a mistake is not a crime, it's only when GL used Davida to destroy the last copy of the fraudulent bank loan agreement from our file, that the law was broken. Fraud Squad Det. Sgt. Brett Heath put it **“If you do not have a copy of the bank loan agreement you don't have a case.”**

b/ **Yes, we do!** We won a similar case by following the money trail. As Shanahan confirmed the need to follow the court transcripts of 14 Judges including the Arbitrator Ian Miller, who confessed he was tricked by Davida as Snr. Legal Counsel.

c/ Justice Margaret White asked the CBA **“Why did you pay Mr Bright \$25,000?”** Therefore, by GL not giving full disclosure to his self confessed liability, Justice John Byrne's warning came into play. He warned, the penalty is a 5yr jail term.

9. a/ In brief, over the past 14yrs most of the hard work has been done. This is called a win-win outcome for both the CBA and its customers to gain law reform.

b/ The outcome:- Criminals, like this crime cartel headed by the Head Contractor Rob Wilson and the Site Solutions Engineer Brad Jones have been found to be guilty **by their own legal counsel** of instigating the **'Site Solutions protection racket'**.

c/ The **'shareholder (gift) home mortgage loan scam'** has been explained, but we can add up to 20 scams where Barrister Paul McQuade exposed the excessive use of caveats as a form of sabotage to fraudulently bankrupt developers. So far we have spent in the area of \$900,000 as part of our \$1m QPS requested budget.

10. a/ We therefore welcome your questions and support to smash the low life filth that tried to destroy our lives, by Rob Wilson's arranged bikie thugs armed with a nun-chucker and the \$47,692 extortion demand with their threat if we did not pay they would smash our head in.

b/ Just one last point of law. What we have is called a legal stalemate. As ex-Police Commissioner Bob Atkinson put it **“You're not broke, why do you not retire on the Sunshine Coast and live on what money you have left?”** No! As Director of our self managed HEHS Superfund, I would never have made it without the help of my Mother mortgaging her home for \$110,000, my family, friends and workmates financial support to enable us to complete our subdivision. They are entitled to a HEHS Superfund benefit, as all CBA victims are entitled to **full justice**. We have followed a simple policy **“If you do everything right you cannot be wrong,”** or **“Never give up on the truth. The truth will set you free.”**

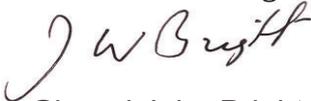
c/ The CBA Relationship Manager James Pitman's final direction, quote **“You must search the CBA to find someone to listen to your story, only then justice will be done.”** Confirmed by the CEO of the CBA, Ian Narev, with his promise **“We will put things right.”** Teamwork is the solution to create the Law of Abandonment, to support the QPS C.C. Sect. 399 to complete the set of the Law of Association, Accession & Abandonment.

THIS WILL UPGRADE THE ACCC LBB OF SCAMS TO THE INTERNATIONAL RACKETEERING INFLUENCED CORRUPT ORGANISATION (RICO) ACT STANDARD!

**WE ARE PREPARED TO MEET OUR COSTS
IN SUPPORTING A CLASS ACTION.**

FOR NEWMAN TO GAIN  JUSTICE FOR ALL.

To make it legal


Signed John Bright

TO ABANDON, LITIGATE, LIQUIDATE = ALL-FRAUD.

CRIME PREVENTION IS THE SOLUTION

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