

LAWFUL DIRECTIVES FOR BANK AGENTS: COREY LAMONT, HARMAN MANGAT of CIBC and **JACKIE SEABLOOM** of SCOTIABANK

Twice a week in Canada application/title fraud is committed to steal real estate from lawful owners. These crimes are committed by BANKERS and their PARTNERS IN CRIME, BAR MEMBERS. This crime of application/title fraud to steal in trust private property was commenced November 2018. The acts of hatred continued unlawfully when March 19 2020 when I was unlawfully force evicted. I have created depositions to teach other victims how their rights are completely ignored so BANKERS and BAR MEMBERS, who falsely believe they are "above the law" so do not need to follow the laws of trusts, contracts and wills & estates, are getting away with these acts of narcissistic psychopathy on innocent righteous people. The most important information in the deposition is my identity. I am a foreigner, a targeted, hated stranger belonging to a foreign jurisdiction. This jurisdiction, the authority of the peculiar people, my protected identifiable race whom are despised by this racist world to its utter detriment, provide instructions to all persons, processes and procedures as we understand, know and see what good, right and just therefore have responsibility to lead the way to justice, healing, wholeness and restoration <https://www.docdroid.net/P1anfEu/victoria-the-trustees-right-of-survivorship-pdf>

YOUR Rights supersede all acts and statutes.

Police have no lawful right to impose a summary conviction during a road stop and seize your property without first obtaining a warrant from a proper due process court judgment

Police have no lawful right to expect identification from you unless you are wanted for a valid crime that is ordered by a proper due process court conviction and this judgment needs to have a valid claim from an injured party.

Police have no lawful right to assault you at any time and arbitrary arrest is considered assault without your consent.

Police have no lawful right to make presumptions of guilt.

Police have no lawful right to follow unlawful orders.

Police are out of uniform if they are not wearing a badge , name tag , and have a business card with a bonding number. If the police are out of uniform they are acting under full commercial and criminal liability for their actions against you.

Police do not have the lawful right to enter or otherwise violate your privacy or property without your consent.

this includes pockets, automobiles, private housing, and luggage.

Police do not have the lawful right to violate your privacy at any time.

Police do not have the right to stop you from video taping or audio recording their conduct as they are public servants and must be scrutinized for public safety.

"police" means PUBLIC 😊 SERVANT

Judges must at all times be held to their oath in a court of law or there is no law.

Judges must at all times be impartial in a court of law and practicing law from the bench is a violation of their oath.

Judges can never pass sentence in a criminal court , only a impartial jury can make that determination.

Judges must first establish a crime with a claim from an injured party prior to commencement.

Judges who will not allow their oath into the court record are imposters.

Government can not own property since they can not make a claim to it.

Government can not create laws without the consent of the governed.

All statutory legislation is enforced by consent, fraud, coercion, or extortion.

All statutory acts are invalid due to lack of consideration of contract.

All licenses, permits, and registrations are voidable if consideration and full disclosure was not offered.

All loans and mortgages are invalid and the liability of the issuer if the contract has only one signature.

The **first order of business** is to provide direction for CIBC agent **COREY LAMONT** to prepared for pick-up **no later than 3 pm Friday July 8 2022** at the kiosk I obtained your business card at, restoration by cash or bank cheque in the amount of **\$8640.00** for costs (pursuant to Numbers 5:6-7 plus 20% punitive, special and general damages) I paid for CIBC that were NOT my responsibility after BANKERS and BAR MEMBERS completed the criminal action of application/title fraud to steal in trust untouchable real estate and almost two decade domicile. CIBC will relieve payments in error related to: House Insurance, Insurance Deductible, Property Tax and Perimeter drain management fees. CIBC agent HARMAN MANGAT has copies of these invoices as do others who were employed to steal my home and embezzle my inheritance leaving me homeless and destitute. Unforgivable. Hate.

I informed HARMAN MANGAT to provide these reimbursements instead he decided to commit a myriad of criminal offences and civil torts against me by calling Saanich PD agents providing false information to intimidate, gaslight, slander and continue to cause me harm instead of providing cooperation, consideration, caring and kindness after knowing my property is being stolen yet refuses to act righteously. Unforgivable. Hate. HARMAN MANGAT has LIED to police apparent "public services" that there was a Mortgage on my home that was not paid so the reason BANKERS and its partners in crime stole my property and all the assets. I keep hearing that same lie spewed over and over and over and I'm finished with the lies and the continual toxic deceit! ENOUGH!

Ok HARMAN MANGAT lets stick with the LIE there was a Mortgage on MY PRIVATE IN TRUST PROPERTY I was responsible to pay yet did not. Unfortunately, Mr. MANGAT my spouse and I held our property as a divided interest, as tenants in common, a form of JOINT OWNERSHIP with right of survivorship. CIBC partner in hate crimes DANIEL CARROLL knew CIBC would be unable to foreclose due to the LEGAL RULES regarding the legal rights of everyone in this situation. On page 10 of this perfectly written deposition <https://www.docdroid.net/3n4Y0Jb/victoria-land-title-office-notice-and-requirement-pdf> "common law" or case law has determined repeatedly CIBC agents and its shareholders cannot foreclose as I have right of possession. Do you understand HARMAN MANGAT you continually LYING is a sign of severe mental illness, psychopathy really and sufferers should seek immediate psychiatric counsel. Here is a copy of the vicious, malicious, disgusting VIOLENT assault I endured <https://youtu.be/mgEyK2Z3Nco> as HARMAN MANGAT called Saanich PD agents to try to intimidate me from fighting for remedy, relief, restoration and retribution to cause me further loss, harm and injury. Unforgivable. Racism. Hate. Crime.

Into the FRAUD FROM THE BEGINNING mortgage loans of BANKERS and its share holders provide for themselves irrevocable "power of attorney" over the real estate banks NEVER LENT A DIME to the borrower "to rent"! That is the reason CIBC agents and shareholders will continue to believe and provide fraudulent claim there was an unpaid debt on my property when that is not the truth or how the legal rules operate regarding situations such as these. Our property was my family domicile for over seventeen years. Stolen. Contaminated. Unforgiveable. Racism. Hate. Crime.

Only one signature on my spouse's agreement with agents acting as CIBC. I am aware business practices of "banks" are to not loan their own assets. I've known for sometime so did a test to see if I could have my knowledge confirmed by bank agents. I have been explaining the fraudulent agreement of HOWFAM HOLDINGS to utilize my stolen property for their financial benefit must be "paid out". I know there is nothing to "pay out" as no lawful loan transaction took place between HOWFAM HOLDINGS and Scotiabank agents. No one will be directing agents of BC

Finance Minister office to provide reimbursement of the sale price of my stolen domicile to reimburse Scotiabank agents and shareholders of the amount allegedly borrowed to unlawfully, illegally, shamefully contaminate and commercialize settled residential domicile property. The Scotiabank agent in the "fraud department" knew the direction I was providing made no sense which is why the call was rudely, unprofessionally, abruptly ended <https://youtu.be/Sdp5G-t8QOU> important information in description box of documentation of BANKER fraud upload. All correspondence and calls must be recorded for quality assurance and training purposes as each agent and person involved in causing me harm, loss and injury must be held accountable.

JACKIE SEABLOOM there are a myriad of criminal offences and civil torts in progress by this Institution's clients Benjamin How, Sandra Dennis and HOWFAM HOLDINGS who were notified end of November '21 they were in possession of stolen property. My stolen real estate & domicile. Ignorance is no excuse as that denial was eliminated eight months ago. These acts which are against my rights and the laws of my culture have been recorded in the following documentaries <https://www.docdroid.net/FtY6GYW/civil-damages-of-howfam-holdings-trespassers-pdf> <https://www.docdroid.net/OVAolyB/filing-civil-and-criminal-charges-on-all-involved-posthaste-pdf> . As the lawful owner with immediate right of possession of 604 Polyanthus Crescent it is



imperative Scotiabank agents and your clients in possession of my security begin to cooperate to remove the trespassers and their personal property posthaste. Do you persons understand as the authority of these matters I must command cooperation as the legal rules are not being followed by any of the named parties involved in these obvious racially motivated hate crimes? Your clients must disclose any information I require as my understanding is money laundering was the foundation of the commission of the crimes committed against myself and my family.

I will not continue to be displaced from my lawful domicile and security to satisfy the hatred of those involved in attempting to destroy my life. Monies owed will be paid as commanded. I will not continue to be mocked by hypocrites and foolish frauds who seek to continue to destroy my health and welfare with gross negligence and obvious bad faith. I have provided a more thorough edifying presentation on the legal rules, but more importantly THE TRUTH surrounding said subjects <https://www.instagram.com/tv/CfsWjv5FDCY/?igshid=MDJmNzVkMjY=>

I am not being heard so in order to get the attention this matter deserves I will get uncomfortably loud by walking up and down Douglas Street between Scotiabank and CIBC to have my plight made known. If I do not receive genuinely kind helpful service, compassion and cooperation from each person being addressed to rectify these emergency matters I will be notifying, but more importantly WARNING the public of the banks & courts practises along with handouts for the public of my depositions teaching them their rights and to beware of the complete corruption now behind the majority of apparent "public services" that are making plans to steal their securities and embezzle their legacies. The public has a right to know everything banks and courts do is FRAUD & BAD FAITH. Enough of the lawlessness, enough of the narcissistic psychopathy personalities attacking me. Understand?



L.B. V19

VICTORIA LAND TITLE OFFICE

LAND TITLE ACT
FORM B (Section 225)

Jan-31-2013 22:35:13.001

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PAGE 1 OF 2 PAGES

MORTGAGE - PART 1 Province of British Columbia

Your electronic signature is a representation that you are a subscriber as defined by the Land Title Act, RSBC 1996 c.250, and that you have applied your electronic signature in accordance with Section 168.3, and a true copy, or a copy of that true copy, is in your possession.

Perry Michael Fainstein
CPZNDT

Digitally signed by Perry Michael Fainstein CPZNDT
DN: cn=CA, cn=Perry Michael Fainstein CPZNDT, ou=Lawyer, ou=Verify ID at www.juricoert.com/LKUP.cfm?
id=CPZNDT
Date: 2013.01.31 22:27:11 -0800

1. APPLICATION: (Name, address, phone number of applicant, applicant's solicitor or agent)

Perry Fainstein, Barrister & Solicitor Client No. 12136
3410 Woodburn Avenue, Victoria, BC, V8P 5C1 Mortgage No. 006 425 570
(250) 592-3239
Re: Daley
Document Fees: \$72.50 Deduct LTSA Fees? Yes

2. PARCEL IDENTIFIER AND LEGAL DESCRIPTION OF LAND:
[PID] [legal description]

002-872-391 LOT 2 SECTION 82 VICTORIA DISTRICT PLAN 25077

STC? YES

3. BORROWER(S) (MORTGAGOR(S)): (including postal address(es) and postal code(s))

GERALD WAYNE JACK DALEY

604 POLYANTHUS CRESCENT
VICTORIA BRITISH COLUMBIA
V8Z 2J4 CANADA

4. LENDER(S) (MORTGAGEE(S)): (including occupation(s), postal address(es) and postal code(s))

CIBC MORTGAGES INC.

5th Floor - 400 Burrard Street
Vancouver BRITISH COLUMBIA Incorporation No
CANADA V6C 3A6 A33457

5. PAYMENT PROVISIONS:

			Y	M	D
(a) Principal Amount: \$175,000.00	(b) Interest Rate: 3.290% per annum	(c) Interest Adjustment Date:	13	02	01
(d) Interest Calculation Period: Semi-Annually, not in advance	(e) Payment Dates: Monthly	(f) First Payment Date:	13	03	01
(g) Amount of each periodic payment: \$763.31	(h) <i>Interest Act</i> (Canada) Statement. The equivalent rate of interest calculated half yearly not in advance is N/A % per annum.	(i) Last Payment Date:	18	02	01
(j) Assignment of Rents which the applicant wants registered? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> If YES, page and paragraph number:	(k) Place of payment: Postal Address in Item #4	(l) Balance Due Date:	18	02	01

MORTGAGE - PART 1

6. MORTGAGE contains floating charge on land ?
YES NO

7. MORTGAGE secures a current or running account ?
YES NO

8. INTEREST MORTGAGED:
Freehold
Other (specify)

9. MORTGAGE TERMS:

Part 2 of this mortgage consists of (select one only):

(a) Prescribed Standard Mortgage Terms

(b) Filed Standard Mortgage Terms

(c) Express Mortgage Terms

D F Number: MT120090

(annexed to this mortgage as Part 2)

A selection of (a) or (b) includes any additional or modified terms referred to in item 10 or in a schedule annexed to this mortgage.

10. ADDITIONAL OR MODIFIED TERMS:

This is a fixed rate Closed Mortgage

Where is the signature of an agent acting as RICO "CIBC"? RULE OF CONTRACTS: ALL loans and mortgages are INVALID, the LIABILITY of THE ISSUER if the contract has only ONE signature.

11. PRIOR ENCUMBRANCES PERMITTED BY LENDER:

N/A

12. EXECUTION(S): This mortgage charges the Borrower's interest in the land mortgaged as security for payment of all money due and performance of all obligations in accordance with the mortgage terms referred to in item 9 and the Borrower(s) and every other signatory agree(s) to be bound by, and acknowledge(s) receipt of a true copy of, those terms.

Officer Signature(s)

Perry Fainstein
Barrister & Solicitor
3410 Woodburn Avenue
Victoria, BC, V8P 5C1

Execution Date

Y	M	D
13	01	30

Borrower(s) Signature(s)

Gerald Wayne Jack Daley

OFFICER CERTIFICATION:

Your signature constitutes a representation that you are a solicitor, notary public or other person authorized by the Evidence Act, R.S.B.C. 1996, c.124, to take affidavits for use in British Columbia and certifies the matters set out in Part 5 of the Land Title Act as they pertain to the execution of this instrument.