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20th August 2015

Mr. David Gonski AC Director ANZ Bank

Dear Mr. Gonski

Extreme. Utter, Corruption.

I am writing identical letters to each director of Westpac and of ANZ Bank.

Notwithstanding your respective positions the gravity of this matter almost certainly exceeds anything that any of you have previously dealt with and are likely to deal with in the future.

Below I describe extreme criminality and corruption and Westpac and ANZ/Esanda are indelibly implicated.

Firstly, I am **NOT** making and have **no intention** of making any pecuniary claim at all against Westpac or ANZ or subsidiaries. My sole purpose and motivation is to address the corruption.

The matters discussed extend over a thirty year period and are presently ongoing.

Appendix 1 hereto is a letter dated 29th August 1986, written by the then Group General Manager of Australian Guarantee Corporation, Mr. R. A. Robson on purported behalf of the directors of AGC.

As I will shortly demonstrate, in that letter Robson flat out misrepresented the facts and concealed initial aspects of the overt corrupt conduct which I will particularise shortly.

As I will shortly demonstrate the corrupt conduct included double dealing in land, i.e. multiple concurrent sales of particular blocks of land.

Appendix 2 hereof is a copy of Hansard of 21st November 1985 wherein Mr. Max McDonald MLA very accurately describes the public face of an overt and manifest fraud by the predecessors to Macedon Ranges Shire Council and Coliban Water.

You will note that a fellow by the name of Buchanan is mentioned in Hansard and in Robson's letter.

As I will shortly demonstrate, the purpose of the fraud described by Max McDonald was to conceal Buchanan's double dealing in land and also conceal Buchanan's corrupt dealing with at least the executive of the Council and Water Authority.

In 1988 Mercantile Credit's Limited was mortgagee of my land.

At that time, solely due to the fraud described by Max McDonald I was in default with MCL. A solicitor, John Norman Price was solicitor for MCL. Price had conduct of my default.

MCL and Price were absolutely and intimately aware of the fact of, facts of and the effect of the fraud described by Max McDonald and well aware that the timeshare company mentioned by Max McDonald, Woodleigh Heights Resort Developments P/L ("WHRD") was party to that fraud.

Beyond imagination incredibly, with the knowledge and consent of MCL and with irreconcilable conflict of interest and unknown to me Price was also solicitor for the fraudster WHRD.

In my numerous meetings with Price wherein the fraud was discussed Price concealed his conflict of interest from me until separately and fortuitously discovered by me.

In 1988, with the specific knowledge and consent of MCL, Price acted for WHRD in an appeal before the then Administrative Appeals Tribunal.

At that time Price engaged the then barrister, Lieutenant Colonel Greg Garde, now Major General Justice Greg Garde, to act for WHRD in the appeal.

Appendix 3 hereto is a copy of my letter off 5th August 2015 to all Judges and Associate Justices of the Supreme Court of Victoria and of the Victorian Court of Appeal.

Inter alia, appendix 3 describes how Price and Garde corruptly conspired with one another and with the solicitor for the Council and Water Authority to deceive the Tribunal and knowingly and maliciously perpetuate the fraud described by Max McDonald.

Appendix 3 also demonstrates that in 2006 Justice Robert Osborn conspired with Garde to fraudulently fabricate Reasons for Judgment which are overtly contrived to conceal the fraud described by Max McDonald and thereby conceal the corrupt conduct of Garde and Price.

The supporting documents to Appendix 3 are available as links on the web copy of that letter which is available at http://courtsontrial.com. A copy of this letter and links to supporting documents will also be placed on that website. Registered mail receipts to each director of Westpac and ANZ will also be published.

In October 1989, after MCL was acquired by Esanda, while acting on purported behalf of MCL and without advertising my land or making any effort to maximise offers Price acted in the sale of my land to Deckwood P/L, a company controlled by the children of Buchanan.

The price obtained reflected the fact of the fraud which was perpetuated by the corrupt conduct of Price and Garde. Buchanan's children then sold at least some of my land to the timeshare company at substantial profit.

The fraud described by Max McDonald was consummated at that time.

The conduct which Mr. R. A. Robson concealed on purported behalf of the directors of AGC. (Support documents to the following are linked to the web copy of this letter)

- By two year vendor terms contract dated 1st November 1979 I purchased 10 allotments in Cluster Subdivision CS1134 from Buchanan. That sale to me included Lot 28. Solicitors Palmer Stevens & Rennick acted for both parties.
- By Notice of Assignment dated 20th November 1979 General Credits Limited gave notice that the contact had been assigned to it.
- While Lot 28 remained subject to the contract to myself and remained assigned to GCL by contract dated 12th August 1981 Buchanan purported to sell Lot 28 of CS1134 and three others to WHRD. Solicitors Palmer Stevens & Rennick acted for both parties.
- In about October 1981 I applied to GCL for finance to complete the contract.
- By documented dated 1st December 1981 Buchanan entered into an option to purchase my land, including Lot 28, within 1 year for the sum of \$30,000 per allotment.
- Buchanan then wished to immediately repurchase Lot 28 alone. I agreed on condition that Buchanan also enter into firm contracts to purchase the remaining lots.
- On or about 16th December 1981 the Manager of the Reservoir Branch of General Credits Limited, William MacLean executed a Partial Withdrawal of Caveat in respect of Lot 28 and handed that document and the Duplicate Certificate of Title of Lot 28 to Palmer Stevens & Rennick.
- By Transfer of Land prepared by Palmer Stevens & Rennick and dated 16th December 1981 Buchanan and Palmer Stevens & Rennick completed the August 1981 sale of Lot 28 and others to WHRD.
- Palmer Stevens & Rennick filed that Transfer of Land with the Titles Office on 17th December 1981. The Titles office assigned dealing number J756431 to that Transfer.
- By letter dated 22nd December Palmer Stevens & Rennick instructed the Registrar of Titles to give control of dealing number J756431 to General Credits Limited.
 - It is not credible that GCL was not aware of the double dealing and on the face of it GCL was at least in part financier to the Transfer dealing J756431.
- From 16th December 1981 General Credits Limited could not complete the contract and had no option other than to refuse my application for finance to complete the contract.

- On 11th January 1982 GCL refused my application for finance..
- On or about 12th January 1982 I advised GCL that my long time business bank would provide finance to pay out GCL and complete the contract.
- Knowing full well that the GCL could not complete the contract MacLean immediately offered the finance to complete the contract.
- At MacLean's invitation I made fresh application for finance to complete the contract.
- Knowing full well that it could not complete the contract, on 23rd January 1982, GCL did approve the finance to complete the contract. That financing was to be secured by first mortgage on completing the contract and me taking title to the land including Lot 28.
- Thereafter MacLean provided regular excuses or reasons as for delay in completing the financing.

It may be that MacLean believed that Buchanan and Palmer Stevens & Rennick would go through the motions of repurchasing in which case the double dealing would have gone entirely unnoticed by me.

The flat out lies of Mr. Robson on behalf of the directors of AGC.

In view of the foregoing Robson's answers to my questions number 3, 15 and 17 are manifestly false. The remainder and the text of his letter are garbage not necessary to comment on.

It is clear that the initial refusal of the refinancing would have resulting in Buchanan getting all of the land back and thereby concealed the double dealing in land and concealed that MacLean / GCL had released my land to facilitate that double dealing.

The fraud described by Max McDonald and fraudulently concealed by Justice Robert Osborn.

Palmer Stevens & Rennick were also solicitors to the Council and Water Authority.

In the fifteen days following the fraudulent transfer of my land Palmer Stevens & Rennick purposefully drafted the carefully fraudulent Water Supply Agreement referred to by Max McDonald and described in appendix 3 hereto. That agreement between WHRD and the Water Authority was dated 1st January 1982.

In ordinary circumstance the fact of the double dealing would not become known until a purchaser could not get title if, in my ignorance I attempted to sell Lot 28 to someone other than Buchanan or WHRD.

The intended and demonstrated effect of the fraud described by Max McDonald was to prevent me from selling to anyone other than WHRD.

The known effect of the fraud described by Max McDonald was to ensure concealment of the double dealing in land by Buchanan, Palmer Stevens & Rennick and GCL and also conceal other conduct of Buchanan and the Council and Water Authority but which other conduct is presently irrelevant.

At the time of entering that Water Supply Agreement all parties were absolutely aware that WHRD was nothing more than a Johnny-come-lately who had only purchased a few blocks of land 15 days earlier and absolutely aware that the Water Supply Agreement was unlawful and fraudulent in all respects and aspects.

In April 1982, in incredibly fortuitous and unlikely circumstances I discovered the double dealing,

When I indicated to Buchanan and Palmer Stevens & Rennick that I would report the matter to the police I became subject to threats of Violence against myself and my family. Within days the Council and Water Authority put in train the various frauds corruptly denied and concealed by Justice Robert Osborn and for some weeks, armed men visited my home at night and pointed rifles at my children.

On discovering the double dealing I told William MacLean that I knew why the refinancing had not proceeded. The ensuing shenanigans will make entertaining reading in the sure to be published book but are irrelevant to the present purpose.

The implication of Westpac and ANZ/Esanda and my requirement of the directors of Westpac and ANZ/Esanda.

The fraud described by Max McDonald and outlined in appendix three hereof would not have occurred at all if GCL had not released Lot 28 and not facilitated the double dealing in land.

Similarly the fraud would not have occurred if Australian Guarantee Corporation had not concealed and denied the overt corrupt conduct known to it and took steps to expose rather than deny and conceal.

The fraud described by Max McDonald and which was well known to MCL and it's solicitor John Norman Price would have been at an end if John Norman Price and the now Major General Justice Greg Garde had not overtly, criminally and maliciously conspired to deceive the Tribunal as described in appendix 3 hereof.

The sale of my land by MCL/Esanda and John Norman Price to the children of Buchanan in 1989 completed the fraud described by Max McDonald. That fraud was well known to all parties at that time.

Osborn's fraud was specifically tailored and contrived to conceal the corrupt conduct of MCL/Esanda's solicitor and Garde.

The overtly criminal and corrupt conduct of Justice Robert Osborn flowed directly from the conduct of General Credits Limited, Australian Guarantee Corporation, Mercantile Credits Limited and Esanda.

A number of Judges of the Court of Appeal have overtly corruptly sought to deceive the people of Victoria by denying the palpable and abundant evidence of the conduct of Osborn and Garde and Garde's co-conspirators.

Three consecutive Attorneys General have also acted to deceive the people of Victoria by having deceitful minions deny the evidence of the conduct of Osborn and Garde and Garde's co-conspirators.

Each of these deniers appear to act in the belief that they can stonewall individuals such as myself and thereby conceal the overt criminal conduct and corruption in the courts.

The conduct of the Attorneys General and other judges is also intricately detailed on my website, http://courtsontrial.com

Each and every Judge and Associate Justice of the Supreme Court and Court of Appeal is either aware of or wilfully blind to the abundant and unequivocal evidence of the criminal conduct of Osborn and Garde and their co-conspirators.

<u>I require</u> each director of Westpac and of ANZ/Esanda to stand with me against and to expose the corruption which the court and the Attorneys General seek to conceal from the people of Victoria.

In addition, having been provided with the material in this letter I consider that each director, as citizens, are aware of abundant prima facie evidence of the corruption of Osborn and Garde as detailed by me and it is my view that each director must, as citizens, stand against that corrupt conduct in the justice system.

The corrupt conduct detailed in this letter and appendices and on my website is in all probability the most serious to have ever occurred in a western democracy supposedly governed by rule of law.

Finally; I will settle for nothing short of the incarceration of at least Justice Robert Osborn and Major General Justice Greg Garde. I will prevail and also expose the deniers and the complicitly silent.

I await your **urgent** response. My patience is short.

For the directors of ANZ/Esanda, John Norman Price is presently principal of Garland Hawthorn Brahe, Telephone 03 9629 5551

Yours Faithfully

Glenn Thompson