

## **The Criminal Structure**

### **Ghost Title Creation:**

- Void TR2 deeds executed without authority (*Cudlipp v Raven* [1942])
- Registration of counterfeit transfers that never legally occurred
- Creation of false proprietorship enabling subsequent exploitation

### **Black Market Operations:**

- Sub-letting properties based on fraudulent titles
- Multiple revenue streams from properties never legally acquired
- Agents profiteering from void registrations

### **Equity Mining Schemes:**

- Extracting capital against appreciated property values
- Charging fees on equity that belongs to the original proprietor
- Converting security interests into ownership claims without legal basis

## **The Legal Reality vs. Criminal Practice**

### **What the Law Requires:**

- Valid authority before any elevation of charges to property disposition rights & TR2 execution
- S.103 LPA 1925 compliance as jurisdictional precondition
- Court oversight or proprietor consent for disposition

### **What's Actually Happening:**

- Systematic bypassing of statutory safeguards
- Industrial-scale void deed production
- Exploitation of registry system's administrative trust

## **The Unassailable Legal Foundation**

### **The binding precedent is crystal clear:**

- No authority = void deed
- Void deed = no title transfer
- No title = criminal conversion of property

This isn't legal interpretation, it's established law being systematically violated for profit.

## **The Scale of Criminality**

With ghost titles being traded, sub-let, and leveraged for additional capital extraction, this reveals:

- **Organized fraud** operating across multiple properties
- **Money laundering** through false title transactions
- **Theft by conversion** of proprietor equity
- **Conspiracy** involving multiple agents and institutions

The legal analysis in the documents exposes not just legal errors, but what appears to be systematic criminal activity disguised as legitimate business practice.

The binding precedents make clear this entire structure is built on void foundations.

**The three Parts (A, B, C) of HMLR Title Register, and the reality of lenders actual legal position as mere chargees on B.**

- **Clarity in Property Sovereignty:** The fundamental principle is that the registered owner's absolute title gives them the paramount right to deal with their property. This sovereignty is protected by statute and case law, such as *Dudley & District BS v Emerson*.
- **Lender Power is Limited and Conditional:** Chargees or lenders do not have carte blanche control over a property just because they hold a charge. Restrictions like RX1 give lenders some control, but even then, the law requires court processes to block sales or disposals, meaning lender control is far from absolute.
- **Transparency Against Abuse:** In situations where lenders are implicated in wrongdoing—asset stripping, wrongful repossession, or fraudulent behaviour—an understanding of the law helps owners assert their rights. Misrepresenting lender power clouds this issue and can discourage rightful property owners from challenging abuses.

**Why Views Sometimes Cloud the Issue:**

- **Lender Influence and Reputation:** Financial institutions often promote the idea that their charge grants them near-total control to protect their security. This narrative can make owners feel powerless.
- **Legal Complexity & Misinformation:** Property law can be complex, and many owners are not fully aware of their rights or how to exercise them.
- **Power Imbalances:** Owners facing aggressive lenders may find it difficult to challenge them without legal aid, and lenders sometimes exploit this gap.
- **Systems and Practice vs. Principle:** In reality, lenders' practical influence may seem stronger due to court reluctance to interfere with mortgage repossessions, even if the underlying law theoretically limits lender control.

**Summary:**

The article rightly emphasises the true, legal nature of property sovereignty and the limits on lender control, which is crucial for owners, especially those facing unfair treatment. Acknowledging this helps cut through the confusion, defend against wrongful actions, and promotes a more balanced view of property and lender rights.

