

2016.06.30

Oration to the Kuria

My name is Chris Dias, and I am responsible for making the payments at the disputed property. Before I reiterate in summary our cause for being here in front of the Kuria today, I would like to pose a couple of rhetorical questions to you.

Which is more scary? That the lower courts are so legally challenged? That they are so callously incompetent? Or that they are so incorrigibly corrupt? Because there can be no other probabilities.

This case we bring before you is a simple case of fraud and abuse of authority by the financial bankers who are inept in their ruling class positions. We are here to fight against their corruption, and for no other reason. Our simple case should have been decided in our favor a long time ago based on the hardcore facts of an argument that has no serious counter arguments, yet we stand here before you today, not to argue those facts, but we are here because Korean Development Bank wants to play games with our lives, and the lives of many others by delaying the matter, and hiding the facts about who the responsible party is that we should be suing; and I am here today to declare beyond reason that it is Korean Development Bank that is responsible, and that it is they who know they are responsible; they want you to believe that by law they are allowed to reap all of the benefits of this fraud, but that they are not legally liable for the fraud. We overpay them faithfully each month on the threat of losing our investment should we not.

This court system in Hungary is called the 'igazságszolgáltatás': the justice, or the truth service. I am told by lawyers that this isn't a very relevant title, and that the courts are governed by laws which often go counter to that line of 'justice service' reasoning. But either way, whether you follow jurisprudence, or use a moral and ethical compass to judge justice, or both, our party here today should prevail decisively. There may be other reasons for another outcome, but it seems you would be hardpressed in proving your point with a logical and legal adjudication.

Why? Why are we here?

My wife and I have been in this court dispute for quite some time now. Since this case should have been an easy one I allowed my wife to work this matter through by choosing a lawyer on her own, and working through the needed relationships and documentation on her own under the instructions of our attorney. I also felt that I would just be a bother— Hungarians working with Hungarians is what I used to believe would be more efficient, rather than my slow Hungarian speech patterns and loss for Hungarian words, and my slowness in comprehending the spoken and written word, but I have rarely found that this course of resolve to be more efficient.

When I learned that we had lost a second appeal on the basis that the two previous courts stated that we hadn't filed our papers properly, and that those courts agreed with Korean Development Bank based on that presumption, I knew I needed to step in to ensure our position is being represented properly since you are our last course of action before we appeal to the European Circuit in Strasbourg.

So I did go to another attorney, and this attorney believed that we should be suing BG Hitel és Lízing because they were still in operation. However, it is technically a new company. Knowing this fact,

Korean Development Bank obfuscated the two lower courts, who then inferred that we needed to seek reparations elsewhere. It is true that there is currently a BG Hitel és Lizing in operation today, and it is my understanding that it is owned and operated by the same people; however, the BG Hitel és Lizing firm that we dealt with had legally terminated its operations, sold its contracts to Korean Development Bank, and then reopened its operations. There is nothing better than Hungarian legal loopholes, whereby elitist con men can change form and color faster than a classic chameleon.

This has allowed BG Hitel és Lizing to reopen its doors, and Korean Development Bank to hide inside a sheath of ignorant, incompetent, or corrupt arbiters. We received the rejection of that appeal within a month. Although that new attorney was astute and accurately pointed in what she wrote, she should have understood the course of action better— thus, she was also incompetent or greedy in a couple of important details that cost us additional significant fees and time. Finally, I had the chance to sit down with our lawyer that has been presenting our case all along, and run through the events and circumstances with him, and I have since concluded that he is both competent and correct in not only his assertions, but also in his pursuit of reparations with his justifiable legal recourse.

My wife was originally in charge of all of the documentation and organizing with our attorney, but now I must be involved because it is without question that Korean Development Bank is working to develop something, but it is not working to develop appropriate behavior and binding relationships that are either legal or ethical.

If one bank collapses and another bank assumes the loan, that acquiring bank also assumes liabilities that may rise from the malicious construct of the loan when fees are over paid, as if it were the original lender; just like BG Hitel és Lizing told us in the very beginning would be the case should they falter, and just as is written in the banking contracts; our attorney has included that in-writing 'inconvenient' truth in the submitted documents.

Just a few of the many mortgage fraud schemes in the United States— as in Hungary— are shown in a Federal Bureau of Investigation report. They are like computer viruses: continually changing to avoid detection and an adequate quarantine, all the while updating their potentials. The scheme that I am here to show you today is only one of the many, and it is designed to be able to spawn many more from just the one. Please follow the following link for those details: [2008 Mortgage Fraud Report: https://www.fbi.gov/stats-services/publications/mortgage-fraud-2008](https://www.fbi.gov/stats-services/publications/mortgage-fraud-2008).

Is there anywhere in the world where an international bank secures the acquisition of a bulk of malfeasant, fraudulent loans without knowing the nature of those loans, has no legitimate standing for receiving monies for a service overcharged, but continues to persist in receiving that cash cow on threat to the borrower of losing the whole kit and caboodle should payments desist?

Think about that for a moment. The financial institution, Korean Development Bank, buys malfeasant, fraudulent loan contracts from BG Hitel és Lizing, the very loans which caused BG Hitel és Lizing's cessation, and then collects the monies from those loans based on some phantom money laundering scheme that only they alone can calculate the value of, and that they alone hold no liability to any complaints against the matter, and that we, as plaintiffs, have no recourse to sue or take any other pursuit of action.

Our loan contract stipulates that we could not exit from it without penalty for 4 years. Our liabilities, however, could have more than doubled within that time frame according to real economic trends, leaving us not only penniless, but liable for millions more after having already paid millions, had it not been for the Fidesz government stepping in and putting a cap on the scam, though that cap was, and is, unconscionably unacceptable. This is a gangster, mafia-style loan sharking practice that I later heard was known by many in the financial and political worlds at the time of our transaction, but one that was obscured from the public, and one that was allowed to continue to flourish in Hungary.

We didn't ask for such a loan, nor did we ever need such a one. Shortly after we entered the contract, all of our downpayments and installments were dissipated into thin air, and our debt mounted to a level far beyond the original total cost of the total value of the property, leaving us no choice but to push forward by making our payments, pursuing legal counsel, and withdrawing from other personal pursuits in order to maintain our financial and illegitimate obligations. The downpayment money was given to me by my dad shortly before his passing, and now it's been stolen.

The bank assessed our financial position and approved our loan. I thought that that assessment was to determine our probability in being able to pay back the debt, but it could have only been to assess the bank's probability in securing excessive profits, for there would have been no way for anyone to calculate a 19 year currency speculation, and our ability to pay such a thing. You would approve such a speculative nature of a loan when all of history is against us, as Hungary has always been a loser country, especially when compared with Switzerland, and when we are living on meager Hungarian salaries?

The bank, unbeknownst to us, entered us into a contract whereby we would be speculating that Hungary's currency would outpace the Swiss one. On the flipside, unbeknownst to us, the bank speculated that the Swiss franc would outpace the Hungarian one, or else it would have been they who would have been the losers, and that would surely not have been a condition that they would have speculated and gambled on. And also unbeknownst to us, as soon as their players had collected as many players of the game as they could muster, and had well secured the positions of all of the players of the game, their vast and substantial resources were moved to give them the advantage; with the coordination of several bankers and other financiers, they capitalized on the unwitting. This is not free market capitalism, but crony capitalism; we are bankrolling the banks in their battle against us— they are using our money against us.

Please excuse my frankness, but we now have no other choice but to be more frank and firm.

I am told that Korean Development Bank includes a network of professionals who are well disciplined in the world of finance; these are the same souls who seek compensation from us in the sum of Swiss francs when there is nothing Swiss about our loan, except for the name. Like the tens of thousands of other loan seekers who fell into the trap, we thought we found a good deal; and the original lending company not only told us that the payment fee would be a good deal, and fixed— my main criterias for the loan, but that if their institution ever did cease to exist, the supporting bank, Korean Development Bank, would take over just as if they were the original lenders. There were no 'ifs' discussed. They promised a good deal, a fixed fee, and a properly suitable contractual agreement that fit our budget, but none of that was true.

As I would hire a painter, a plumber, a gardener or a German teacher, or anyone else, we hired the bankers because they are professionals in their perspective trades, where we are not, and they have resources that we do not; and God knows I am not a banker, nor a painter, nor a German teacher. They promised one thing and delivered another. Although I was first sceptical in the frank loan spin, I didn't have anyone else to trust for counsel on the matter. However, we did have a lawyer who we paid hundreds of thousands of forints to who watched us sign the contract papers. I had assumed she was representing our interests, and had at least taken a look at our contract, but my wife told me 'No', she just watched us sign the papers— Nothing better than a Hungarian checks and balances, huh? What a joke!

The bottom line is that Korean Development Bank, the international financial institute with a massive collection of financial experts and resources, was working with BG Hitel és Lízing from the very beginning to skim money from us, and many, many other neophytes who are not familiar with this world, from the very beginning. Even Korean Development Bank and a long list of other banks acknowledged that the scam was even more lucrative and yet more damaging than they had anticipated by entering into negotiations with the Orbán government, which resulted in putting a cap on it. A bank that can unilaterally change our monthly payments based on their whims, renegotiate our debts unilaterally, and reprocess the conditions of the loan unilaterally, all based on data the borrower can never verify, is more dangerous than any invading army.

One scandal after another. Since this scandal broke I have researched and learned about many in Hungary, and I have even blogged about them; one of my most popular works in particular involved my written composition of the TV2, Király Viktor, Linda, Tamás crime families, and their associates that include many well-known stars, both young and old, the media perpetration and biases, and probably politicians. They destroyed my young starlet friend who was a perceived threat to their domination for some reason. Those networks are huge and quite harmful to not only Hungarian communities, but globally. I've also studied massive European debacles, Vladimir Putin's Kleptocracy, as well as the United States'. It's all quite surreal.

My wife and I just wanted to invest in our lives and in Hungary and in Europe in a post Iron Curtain, post Soviet Union era. We wanted to build partnerships where not only we as a small family could grow, but we would be contributors to the larger whole of Hungary's and Europe's health. We expected the investment firms we were dealing with to be forthright and committed to good sense and good character, to also be an institution that had heart and interests in becoming upstanding stewards of our communities, as well. None of that transpired. They ripped us off, plain and simple; and we want compensation, plain and simple.

My wife and I asked for a normal mortgage loan that was affordable. This contract is neither a mortgage loan, nor is it affordable. This contract, as the bank is executing it, is a 19 year investment on currency speculation that we could not withdraw from for 4 years after the signing; specifically, as the bank would have us believe, my wife and I have speculated on Hungary's monetary system outperforming the Swiss currency, which has never ever happened since before dawn. In fact, during the World Wars, our mortgage payments as has been drawn by this bank could have cost us thousands of times more than our assumed agreement. That's another point, I am hoping to resolve this matter expeditiously before war does break out again, which is a very real probability. (Turkey's

President Erdogan says the new Ottoman Empire will be realized by 2023, that it cannot be stopped, and that it will encompass Hungary and other countries.)

Although the Hungarian currency has never outpaced the Swiss one, this is the speculative nature of the contract as it is being executed, and this is what the bank would have you believe we knowingly signed onto. Both banks sold us a lie at the onset, stating that our loan would be less expensive than any other. They continue to sell you a lie in their claim that neither is not only not liable for any of it, but that we as plaintiffs have no legal recourse to sue either of them— though I contend that it is Korean Development Bank that is both the legally responsible party to sue, and that our lawsuit cannot reasonably be disputed ethically, morally, or legally.

Why else would we make such a ridiculous commitment? Thousands of people in Europe have lost big with this scam. It's not that they all lost their abilities to financially pay their assumed commitments, but it is that they lost their abilities to pay based on political financial powerhouses that saw opportunities for themselves and stole others' financial and emotional positions: bankers assessed their clients' financial positions not based on their abilities to pay, because that would have been an impossibility to do based on the contractual structure as being executed, but they assessed their clients' financial positions to learn how best to dupe them. In the beginning we had the money to buy the flat outright, but we chose not to because we had other investments we would have liked to have pursued. Now we must skimp on our prospects in hopes that all has not been in vain.

That's all. Thank you for listening.

Chris

ref:

Összeesküvés csalás elkövetésére a Király családdal, a TV2-vel, Friderikusszal, Presser Gáborral, Mester Tamással, Fenyő Miklóssal, Eszenyi Enikővel, a búvármagazinokkal, egyéb magyar TV és rádió csatornákkal, és veled, aki támogatja őket – a szervezett bűnözés leleplezése – Tóth Lüszi emlékére (magyar)

<http://mediaaccess-cherokeewisdom.blogspot.hu/2014/05/osszeeskuves-csalasra-kiraly-csaladdal.html>

Conspiracy to Commit Fraud with the Kiraly Family, TV2, Friderikusz, Presser Gábor, Mester Tamás, Fenyő Miklós, Eszenyi Enikő, tabloid magazines, other Hungarian TV and Radio outlets, and you, their supporters – Organized Crime Exposed – In Memory of Tóth Lüszi (English)

<http://mediaaccess-cherokeewisdom.blogspot.hu/2014/05/conspiracy-to-commit-fraud-with-kiraly.html>

**The following can be found on one page (additional links and videos can be found there, bankers idekntifications and qualifications, links on Facebook: Deficit credit and solutions, and Bank scandal groups, ect.):**

<http://www.mediaaccess.hu/index.php?module=sourcepage&id=475&lang=1>

Our Mortgage Argument part 2- English - 2016-June-30 - pdf file

[http://www.mediaaccess.hu/userspace/pdf\\_files/Our%20Mortgage%20Argument%20part%202%20-%20English.pdf](http://www.mediaaccess.hu/userspace/pdf_files/Our%20Mortgage%20Argument%20part%202%20-%20English.pdf)

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Our Mortgage Argument part 2- Hungarian - 2016-June-30 - pdf file

[http://www.mediaaccess.hu/userspace/pdf\\_files/Our%20Mortgage%20Argument%20part%202%20-%20Hungarian.pdf](http://www.mediaaccess.hu/userspace/pdf_files/Our%20Mortgage%20Argument%20part%202%20-%20Hungarian.pdf)

... Mi az ijesztőbb? Az, hogy az alsó fokú bíróságok oly sok jogi kihívás előtt áll? Az, hogy közömbösen alkalmatlanok? Vagy az, hogy javíthatatlanul korruptak? Hiszen más valószínűség nincsen.

Az ügy, amelyet bemutatunk egy egyszerű eset, amely bemutatja a csalást és a hatalommal való visszaélést a pénzügyi bankárok részéről, akik alkalmatlanok a saját uralkodó osztályi pozíciójukat betölteni. Mi azért vagyunk itt, hogy küzdjünk az ő korrupciójuk ellen, és semmi másért. ...

Our Mortgage Argument part 1- English - 2015-May-18 - pdf file

[http://www.mediaaccess.hu/userspace/pdf\\_files/Our%20Mortgage%20Argument%20-%20English.pdf](http://www.mediaaccess.hu/userspace/pdf_files/Our%20Mortgage%20Argument%20-%20English.pdf)

... it is my intention herein to show that our mortgage loan was based on a scam that the bank was fully aware of at the time of issuing the "service", and that they were aware of the risks to us without disclosing them to us, nor to anyone else did they disclose those improprieties, written or verbally. ...

... the banks responsible for this debacle knowingly deceived us, and that without my support, they would have taken all of our efforts and years of work from us, as many banks in Hungary are doing these days with their fraudulent scams. ...

Our Mortgage Argument part 1- Hungarian - 2015-May-18 - pdf file

[http://www.mediaaccess.hu/userspace/pdf\\_files/Our%20Mortgage%20Argument%20-%20Hungarian.pdf](http://www.mediaaccess.hu/userspace/pdf_files/Our%20Mortgage%20Argument%20-%20Hungarian.pdf)

... Az a célom, hogy bebizonyítsam, jelzálogkölcsönünk voltaképpen szélhámoszágon alapult, amelynek a bank tökéletesen tudatában volt akkor, amikor ezt a „szolgáltatást” nyújtotta nekünk. Tökéletesen tisztában voltak a kockázatokkal, de ezekről nem tájékoztattak minket, ahogyan másokat sem tájékoztattak ezekről a szabálytalanságokról sem szóban, sem írásban.

... a bankok tehetnek erről a csődhelyzetről, tudatosan becsaptak minket, és ha nem volna az én segítségem, évek munkájának és küzdelmének eredményét vették volna el tőlünk, ahogy sok magyar bank ezt teszi manapság csalárd módon. ...