

The Treasury

Reserve Bank Act Review Phase 2 Submission Information Release

October 2019

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[1] 9(2)(a) - to protect the privacy of natural persons, including deceased people

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From: [1]
To: [RBNZ Info](#); [RBNZ Act Review \[TSY\]](#)
Subject: Submission - mortgages and RBNZ governance
Date: Saturday, 23 March 2019 10:14:04 AM

Dear RBNZ

I would like to make a RBNZ audit submission based on mortgages and other banking reforms. Some of which focus on sociological prudential supervision as well as monetary supervision.

I believe we need to ban two things; home fornicators (relationship flippers) and loan fornicators (home flipping speculators). Both are sub prime.

We should have mortgaged homes and marriages that produce children in those homes only, as prime. This is what our family home stock should be used for, not yuppie rental flats and student flats as is the sub prime norm today.

Banning renters and speculators effectively. Investment properties are only marginal for renting to temp migrants and some doer-uppers that add real value, but NO speculators that add no real value.

I believe young people should not have to save for a mortgage deposit but their parents should put their own equity up to provide their children's first home. It should come with a default pay out personal guarantee that this is a good long term investment home because they have raised good children that banks can rely on for long term

Mortgages. If the parents back it, why wouldn't the banks? We want prime youth like purebred Dove and Watchful and not sub prime mongrel youth like Naz & Jordan.

The key is, like Gloriavale, Parents solicit their children's marriages and courtships and ensure their children do not fornicate outside of wedlock, which also includes the provision of a marital home. This is the parents responsibility in prudential supervision.

Likewise, banks are also to be responsible in prudential supervision and ensure they are not customing loan money to bubble speculators, which is just as evil as parents who permit their offspring to fornicate in rentals. They both turn a blind eye to this sub prime behaviour.

I believe with these two supervisory changes sociologically and economically to parents and banks, (banning fornicators and banning speculators) we will stabilise the home mortgage market.

Parents must be responsible for their children in putting their roots down in marriages and mortgages and not rentals and fornication. They must personally guarantee their children's mortgage default. Most parents won't do this unless they have legitimate promises from their children they will abstain from sexual immorality until they are married. And that is the kind of conduct and honour needed for parents to risk their own assets personally and banks to risk their clients money. Would you agree?

This is why Virgins have hymen new seals. They are the highest pedigree investments, and traditionally when Large wealthy estates and titles were handed over, they wanted to ensure the female was not a harlot. Boys were raised as honourable, they did not flip and dispose through woman as players, like speculators flip and dispose of Homes expendable. A vast change now to all the Tinder mongrels we have as a degenerate society.

Relationship flipping defactos are evil, just as home flipping speculators are evil. I believe we should return Virgin marriages to society as law, and parents must guarantee the mortgages and banks should outlaw and fine all banks who loan to known speculators. Without being tawdry, Marriages for children is a lot like purebreeding pets, the marriages are arranged with good approved companion stock traits, their kennel homes are prior built for them to raise their families in. Rather than today, many irresponsible owners letting their pets roam freely as mongrels, finding rental shelters wherever they can scurry to. We must bring purebreeding back to society and rid it of all the entirely common mongrel breeds everywhere.

I also believe investment and retail banks should be entirely separated. Just as a grandfathers house is separate from the main fathers family home. Deposit taking retail banks do many small loans, such as sme business loans, sme commercial property and all residential mortgages. The investments are also mainstream small ma

and pa investors.

The investment banks deal with large commercial property and large business investments and listings only. Investment Banks DO NOT enter the local organic retail mortgage market at all. They cannot collectivise or mega farm mortgages together the same way we don't like mega farming of our food. Or the same way grandfather Hugh Hefner is not allowed to poach a group of younger females, which is for the younger fathers in organic natural banking of retail banks. Figuratively speaking. We must separate local retail banking from large investment banking.

Mortgages should be local business to the retail banks only, state of origin, and national banking business only. No foreign owners and no foreign capital in the domestic residential mortgage market. Similar to communist / protectionist / closed China home mortgage market policy, ironically.

Does this sound right to you?

Regards,
Rose.