

HAROLD C. GAFFNEY

June 1, 2009

Address of Delivery: #403-567 Lonsdale Avenue,
North Vancouver, B.C. V7M 2G6
Telephone and Fax number: 604.685.6518
harold_gaffney1@hotmail.com

HAND DELIVERED

Canadian Imperial Bank of Commerce ("CIBC")
1036 West Georgia Street (CIBC Branch), Vancouver, BC,

Attn: Tammy Peters /Branch Manager of 1036 West Georgia Street;
Copy to: New York Attorney Michael Capatides executive vice-president and
general counsel, Legal and Regulatory Compliance for CIBC; and others

Re: Mortgage Number 6248031.1, 312-450 Bromley Street, Coquitlam, B.C.

Enclose please find a postal money order, dated June 1, 2009, from Harold Gaffney paid to **CIBC MORTGAGES INC.** for mortgage number **6248031.1**, in the amount of **\$917.76** for the monthly payment of **June, 2009**.

At present, **CIBC MORTGAGES INC.** is holding for Mr. Gaffney's mortgage # **6248031.1**, a total amount of **\$16,519.68** in money orders, notwithstanding the fact that CIBC altered the face of the postal money orders, which was to be applied to Mortgage number **6248031.1** and fraudulently and contrary to the directions on the postal money orders, applied it to another purpose (CIBC personal loan) without Harold Gaffney's knowledge and consent, contrary to s. 332 of the *Criminal Code of Canada* and contrary to the *Bills of Exchange Act*.

Please note that my pro-bono lawyer, Mr. Anthony J. Jasich, a retired member of the Law Society of British Columbia, was advised by his sources at **CIBC MORTGAGES INC.**, that the names of the persons on the document, attached herein, namely **Paolo Brazinha, Jack Glazier and Virginia Stapleton** are not authorized signatories of **CIBC MORTGAGES INC.**, nor employees of **CIBC MORTGAGES INC.**

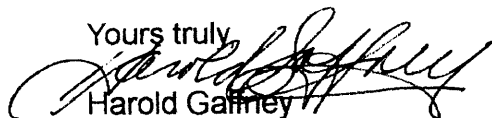
Since **CIBC** and **CIBC MORTGAGES INC.** has not produced evidence that would be contrary to the findings of Mr. Jasich, it is without a doubt that the mortgage discharge, No. **6248031.1**, whose registered owner is **Harold C. Gaffney and Sheila F. Gaffney, of Strata Lot 36 District Lot 113 Group 1 New Westminster District Strata Plan NW3181, is a forgery and a fraud**, and as a result, I have no other choice but to continue paying my monthly mortgage.

You can contact me by fax at 604.685.6518 or at the email noted above.

I await for your cooperation on this urgent matter. In the meantime,

Please do Govern Yourselves Accordingly,

Yours truly,


Harold Gaffney

Encls.

c.c. Anthony Jasich LL.B