



Appendix B – Exhibits

No	Description
1	<p>Presented by Care Financial Counselling Service and Consumer Credit Legal Centre</p> <p><i>Consumer Credit Legal Centre, Submission to the Productivity Commission's Review of the Consumer Protection Framework, June 2007</i></p> <p>(Related to Submission No. 4)</p>
2	<p>Presented by Care Financial Counselling Service and Consumer Credit Legal Centre</p> <p><i>David Tennant, Lo Doc Loans - increased market access for lower income consumers, or the potential catalyst for a consumer credit meltdown?</i></p> <p>(Related to Submission No. 4)</p>
3	<p>Presented by Care Financial Counselling Service and Consumer Credit Legal Centre</p> <p><i>Amy Kilpatrick, They want to take our house: An investigation into house repossessions in the ACT Supreme Court</i></p> <p>(Related to Submission No. 4)</p>

- 4 Presented by Banking and Financial Services Ombudsman
Philip Field, "Recent" changes to hardship and financial difficulty
(Related to Submission No. 5)
- 5 Presented by Banking and Financial Services Ombudsman
Case Note, Permanent Custodians v Upston: Broadening the scope for reasonable grounds of hardship
(Related to Submission No. 5)
- 6 Presented by Banking and Financial Services Ombudsman
Banking and Financial Services Ombudsman, Bulletin 46, June 2005
(Related to Submission No. 5)
- 7 Presented by Banking and Financial Services Ombudsman
Banking and Financial Services Ombudsman, Bulletin 53, March 2007
(Related to Submission No. 5)
- 8 Presented by Genworth Financial
Genworth Financial, The Genworth Financial mortgage trends report, June 2007
(Related to Submission No. 6)
- 9 Presented by Genworth Financial
Genworth Financial, Managing fraud in the mortgage market, Spotlight series, Issue 2
(Related to Submission No. 6)

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- 10 Presented by Genworth Financial
Genworth Financial, Minimum verification policy
(Related to Submission No. 6)
- 11 Presented by Code Compliance Monitoring Committee
Code Compliance Monitoring Committee, Bulletin no 7, May 2007
(Related to Submission No. 19)
- 12 Presented by Code Compliance Monitoring Committee
Code Compliance Monitoring Committee, Inquiry into bank compliance with clause 25.2 of the code, December 2005
(Related to Submission No. 19)
- 13 Presented by Code Compliance Monitoring Committee
Code Compliance Monitoring Committee, 2006-07 Annual Report
(Related to Submission No. 19)
- 14 Presented by Mr Paul Castley
P Castley, Valuation default clauses: Everybody beware, 2006
(Not related to a submission)

