Friday, August 21, 2009

# THE LAW SOCIETY OF BRITISH COLUMBIA (LSBC) Fax: 604-669-5232

# FAX DELIVERY

Attention to: Stuart Cameron, Director of Professional Regulation; and copy to Tim McGee

# Re: Formal Complaint against Member D. Ross McGowan of Borden Ladner Gervais

My complaint is regarding member **D. Ross McGowan**, who is holding in trust more than \$10,000.00 in money orders for my mortgage with CIBC Mortgages Inc.

The extent of my communication with Mr. McGowan regarding the funds he holds in trust for his client are as follows:

1. On June 29, 2009, I contacted Mr. McGowan by email and fax, of which I attach a copy, asking him to advise as to how many money orders he held in trust and whether he had any intention of releasing the funds to me.

2. On July 3<sup>rd</sup>, 2009, Mr. McGowan replied back by claiming he holds no money orders in trust and that in the event I wanted the return of the original money orders payable for my mortgage to CIBC to let him know and he would seek instructions from his client.

3. On July 6<sup>th</sup>, 2009 I wrote an email to Borden Ladner Gervais' National Managing Partner Mr. Sean Weir and to the Managing Partner in Vancouver Ms. Overholt, of which I attach a copy, advising them that BLG was wrongfully holding bills of exchange and that the law firm should forward the money orders to me.

4. Since I did not hear back from Mr. Weir or Ms. Overholt, I wrote an email to Mr. McGowan on July 13, 2009, of which I attach a copy, by giving him evidence that I had a correspondence from Clarence Layne of CIBC indicating that BLG was holding in trust money orders issued for my mortgage.

5. On July 15, 2009, Mr. McGowan delivered an email with an attached letter, dated July 13, 2009. In his letter, Mr. McGowan claims he also forwarded a Release Form, so that I could endorse it and return to his office. In his letter along with his attached document, Mr. McGowan did not show evidence of all of the money orders he held in his possession therefore given that he had <u>not attached the Release Form</u> to his email and that <u>he did not provide a copy of all the money orders' BLG holds in its possession</u>, I immediately wrote him a letter on July 15, giving him evidence of his letter dated March 23, 2009, wherein he had then provided scanned copies of nonegotiated money orders issued by Coast Capital for my mortgage, in addition to the money orders scanned on July 15. (The letter dated July 15, 2009 from Mr. McGowan, with attached documents and my letter of July 15, 2009, in reply to Mr. McGowan's letter with an Mr. McGowan's letter of March 23, 2009 are enclosed.)

6. On July 16, 2009, I emailed Mr. McGowan to advise him that he had not provided a Release and that I was still awaiting for him to deliver the Release. Mr. McGowan did not send me a Release, leading me to believe that Mr. McGowan's intention is to keep the money orders in trust for his client and not return the funds back to me.

7. Mr. McGowan has not acceded to my request to return all of the money orders, which he received from his client CIBC.

8. Thus I am asking the LSBC to direct Mr. McGowan to return **all** the funds to me which is held in trust by BLG, or else I would ask you to begin disciplinary action against him forthwith pursuant to the provisions of the Rules of the British Columbia Law Society.

I would ask you to please provide me with a prompt answer as to what you intend to do as soon as possible.

I await to hear from you without any delays.

Yours Truly, forming tenolo

Harold Gaffney

Encls.

Borden Ladner Gervais LLP Lawyers • Patent & Trade-mark Agents 1200 Waterfront Centre 200 Burrard Street, P.O. Box 48600 Vancouver, B.C., Canada V7X 1T2 tel: (604) 687-5744 fax: (604) 687-1415 www.blgcanada.com

July 3, 2009

FILE NO: 500008/0001653

## BY EMAIL (harold\_gaffney1@hotmail.com)

Harold Gaffney #403-567 Lonsdale Avenue North Vancouver, B.C. V7M 2G6

Dear Sirs/Mesdames:

# Re: Harold Gaffney; Mortgage Number 6248031.1 – 312 – 450 Bromley Street, Coquitlam, BC

We are in receipt of your fax dated June 29, 2009. As I have indicated to you on numerous times I do not hold any documents in trust as is alleged by you. I do have certain money orders in my possession that are on file. I do not accept any obligations as a trustee with respect to them. Further, I am not in a position to release funds to you in the form of a cheque. If you want the return of the original money orders that are in my possession, please let me know and I will seek instructions.

Yours truly,

Borden Ladner Gervais LLP By: D. Ross McGowan

DRM/mp

D. Ross McGowan direct tel: (604) 640-4173 direct fax: (604) 622-5873 email: rmcgowan@blgcanada.com

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# FW: Harold Gaffney and CIBC

 From:
 Harold Gaffney (harold\_gaffney1@hotmail.com)

 Sent:
 July 5, 2009 1:18:06 PM

 To:
 Sean Weir LLB (sweir@blgcanada.com); BLG VancouverDoverholt (doverholt@blgcanada.com); Attachments:<br/>20090703144452409.pdf (28.7 KB)

### Monday, July 6, 2009

Dear Mr. Weir and Ms. Overholt,

Attached is a letter from Mr. McGowan dated July 3, 2009, in response to my fax I delivered to him and copied to you on June 29, 2009 by email, wherein I asked him to please advise as to how many money orders to date he held in trust for CIBC regarding my Mortgage Number 6248031.1 and to please advise as to whether he had any intentions of releasing the funds to me or whether he intended to hold all the money orders in trust for CIBC. Rather than giving me a straight answer, Mr. McGowan felt obliged in playing semantics with me and by doing so, he escaped answering my simple questions.

Mr. Weir, being the National Managing Partner of BLG, and Ms. Overholt of the Vancouver office, as you know the law firm BLG is wrongfully holding Bills of Exchange as I am not indebted to CIBC nor to any of CIBC subsidiaries, including CIBC Mortgages Inc.

Thus I ask you that all the funds held by the law firm BLG for CIBC regarding my payments to my mortgage no. 6248031.1 be first endorsed by CIBC and then be released to me forthwith at the following address:

### #403-567 Lonsdale Avenue North Vancouver, BC V7M 2G6

I await for your immediate response in the positive.

Yours truly,

Harold Gaffney

- > Subject: FW: Harold Gaffney and CIBC
- > Date: Fri, 3 Jul 2009 14:55:09 -0700
- > From: RMcGowan@blgcanada.com
- > To: harold\_gaffney1@hotmail.com
- >

>

>

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# FW: Harold Gaffney and CIBC

From:Harold Gaffney (harold\_gaffney1@hotmail.com)Sent:July 13, 2009 10:38:47 AMTo:Ross McGowan BLG (rmcgowan@blgcanada.com)Cc:Sean Weir LLB(sweir@blgcanada.com);BLG VancouverDoverholtBLG VancouverDoverholt(doverholt@blgcanada.com)

Attachments:

A OneCare

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#### Monday, July 13, 2009

Please find a letter dated December 11, 2008 from Mr. Clarence Layne of CIBC, wherein he claimed, after being advised to alter postal Money Orders payable to CIBC Mortgages Inc. to pay my personal loan which was <u>not</u> in arrears, that, "the remainder of the funds will be held in safekeeping by BORDEN LADNER GERVAIS LLP."

20090703144452409.pdf (28.7 KB), Ltr. from CIBC TrustMoney to BLG.PDF (63.3 KB)

Thus Mr. McGowan, while you claim you are not holding any postal money orders in trust, your client says otherwise.

I would respectfully ask you again to please advise as to how many postal money orders is BLG holding on behalf of its client and whether you, on behalf of BLG, intend to keep the money orders indefinetly for CIBC.

Keep in mind that I owe no debt to CIBC and keeping any money for your client can be considered theft under the Criminal Code of Canada.

I await for your prompt response, no later than Tuesday, July 14, 2009 at the close of business day.

Yours truly,

Harold Gaffney

- > Subject: FW: Harold Gaffney and CIBC
- > Date: Fri, 3 Jul 2009 14:55:09 -0700
- > From: RMcGowan@blgcanada.com
- > To: harold\_gaffney1@hotmail.com

> >

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We are your photos. Share us now with Windows Live Photos.

FRDM : Anthony Jasich



CUSTOMER CARE PO Box 70 Station T Toronto, ON M6B 3Z9

Tel. 1-800-465-2255 Fax 416-784-7565 (Toronto) Email: customer.care@cibc.com

December 11, 2008

Mr. Harold Gaffney C/O Anthony J. Jasich, LLB 403 ~ 567 Lonsdale Avenue North Vancouver BC V7M 2G6

Dear Mr. Gaffney:

#### Re: Mortgage #006248031.1 & Personal Loan #3648495798

We write to you with regard to your business relationship with CIBC. In particular, CIBC's position regarding the above noted mortgage and personal loan.

We will not be responding to any future communications pertaining to the Mortgage. We consider these to be personal familial issues. Your allegations as pertain to CIBC are misguided, defamatory and vexatious. We again confirm that the Mortgage was paid out and has been discharged.

We currently have \$11,013.12 worth of money orders from you payable to CIBC or CIBC Mortgages purportedly in relation to the Mortgage since the date of payout. A review of your personal loan indicates that was in arrears for \$454.55. CIBC has chosen to exercise its rights under the loan contract and \$8392.78 has been applied to the loan as payment in full from the monies received. A loan statement is enclosed for your records. The remainder of the funds will be held in safekeeping by BORDEN LADNER GERVAIS LLP.

With respect to all future money orders, cheques, drafts, official cheques and any other payment foisted by you or on your behalf, we confirm that such are not accepted by CIBC and shall be noted as "Acceptance Refused" and held in safekeeping as previously indicated. CIBC takes no responsibility for the preservation of any such item now or into the future and disclaims any and all liability for such. These items are and will not be held in trust nor does CIBC accept any obligation to account for such.

Lastly, we require that you and your solicitor cease all contact with CIBC, its employees or agents in relation to this matter and require that you refrain from entry upon any CIBC property or premises wherever situate for any purpose whatsoever. Specifically, so as to avoid any misunderstanding, you shall not enter any and all CIBC branches or offices located throughout British Columbia and you are required to refrain from any further contact or attempted contact with any branch personnel. This notice is directed to you in accordance with section 4 of the *Trespass Act RSBC 1996 C. 462.* 

This is our final response.

Sincerely,

Clarence Layne Director **Executive Client Relations** Ph# 1-800-465-2255 x5942

Borden Ladner Gervais LLP Lawyers • Patent & Trade-mark Agents 1200 Waterfront Centre 200 Burrard Street, P.O. Box 48600 Vancouver, B.C., Canada V7X 1T2 tel: (604) 687-5744 fax: (604) 687-1415 www.bigcanada.com

**D. ROSS MCGOWAN** 

direct tel: (604) 640-4173 direct fax: (604) 622-5873

email: rmcgowan@blgcanada.com

BORDEN LADNER GERVAIS

July 13, 2009

FILE NO: 500008/0001653

### BY EMAIL (harold\_gaffney1@hotmail.com)

Harold Gaffney #403-567 Lonsdale Avenue North Vancouver, B.C. V7M 2G6

Dear Sirs/Mesdames:

### Re: Harold Gaffney; Mortgage Number 6248031.1 – 312 – 450 Bromley Street, Coquitlam, BC

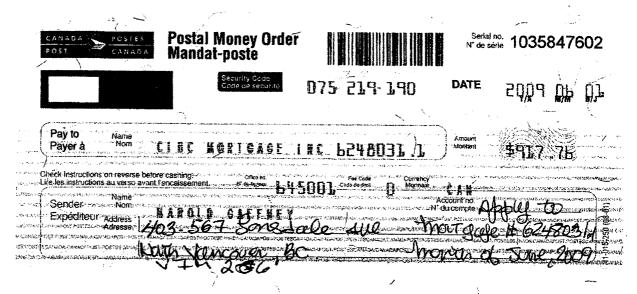
I attach a photocopy of various money orders and official cheques that are in our possession. We also attach a Release to be executed by you and returned to us. On provision of the attached Release we are instructed to deliver to you the originals of the attached items.

Your outrageous conduct and allegations should cease immediately. There is no point in carrying forward with your unfounded conspiracy theories. We encourage you to bring this matter to an end by endorsing and returning to us the Release.

Yours truly, Borden Ladner Gervais LLP By: D. Ross McGowan

DRM/mp Encl.

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# FW: Harold Gaffney - Mortgage Number 6248031.1

Attachments: 20090323145925781.pdf (985.1 KB), Ltr. from McGowan July 15 09.PDF (273.6 KB)

Constant Services

# Wednesday, July 15, 2009

I am in receipt of your email on this day with the attached letter dated July 13, 2009, of which I attach a copy, with the enclosures.

1. In addition to the postal money orders you have photocopied for my benefit and claim you are holding in your possession, would you please advise without any further delays, no later than Thursday, July 16, 2009, as to whether BORDEN LADNER GERVAIS is still holding in its possession six (6) more money orders, issued by Coastal Capital Savings Credit Union?

I am forwarding you an email, of which you had sent me on March 23, 2009, regarding the six (6) money orders issued by *Coastal Capital Savings Credit Union*, payable to CIBC for Mortgage # 6248031.1. (You had claimed that the money orders had not been negotiated by CIBC nor by BLG.)

2. Further, in your letter dated July 13, 09, you refer to a Release but failed to attach the document to the email. (I would appreciate in your Release that you include individually all the money orders released by BLG on behalf of CIBC).

I await your immediate response.

Harold Gaffney

> Subject: FW: Harold Gaffney - Mortgage Number 6248031.1

- > Date: Mon, 23 Mar 2009 15:04:38 -0700
- > From: RMcGowan@blgcanada.com
- > To: harold\_gaffney1@hotmail.com
- >

>

Attention all humans. We are your photos. Free us.

Borden Ladner Gervals LLP Lawyers • Patent & Trade-mark Agents 1200 Waterfront Centre 200 Burrard Street, P.O. Box 48600 Vancouver, B.C., Canada V7X 1T2 tel: (604) 687-5744 Fax: (604) 687-1415 www.blgcanada.com

D. ROSS MCGOWAN

direct tel: (604) 640-4173

direct fax: (604) 622-5873

email: rmcgowan(a blgcanada.com



BORDEN

LADNER

GERVAIS

March 23, 2009

FILE NO: 500008/0001653

#### BY EMAIL (harold\_gaffney1@hotmail.com)

Harold Gaffney #403-567 Lonsdale Avenue North Vancouver, B.C. V7M 2G6

Dear Sirs/Mesdames:

### Re: Harold Gaffney; Mortgage Number 6248031.1 – 312 – 450 Bromley Street, Coquitlam, BC

We are in receipt of your fax dated March 23, 2009. I attach a copy of the scanned front and back of the money orders as per your request. I am not in possession of the discharge of the mortgage. As you are aware, it has been filed with the New Westminster Land Title Office and I suggest that you obtain a copy from them.

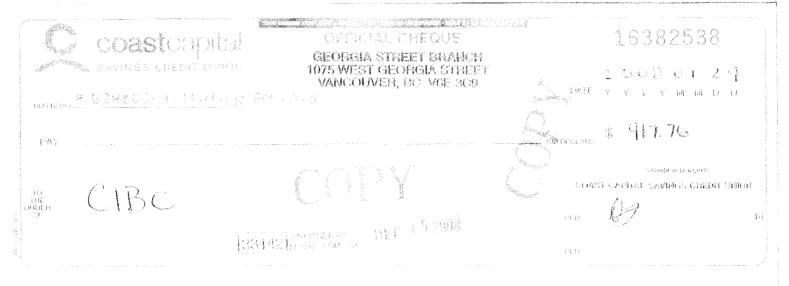
Yours truly,

Borden Ladner Gervais LLP By:

D. Ross McGowan

DRM/mp Encl.

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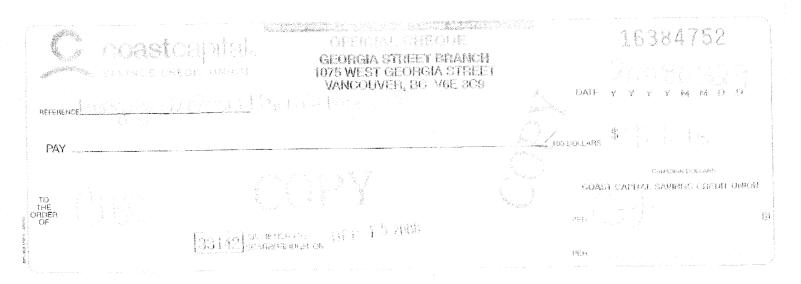


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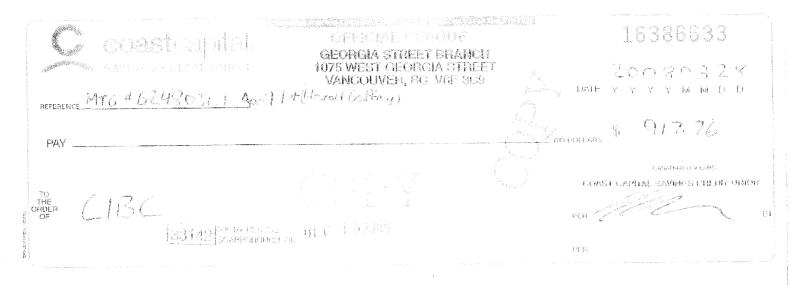
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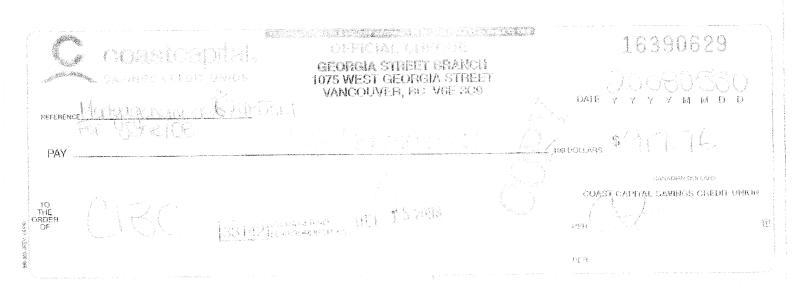
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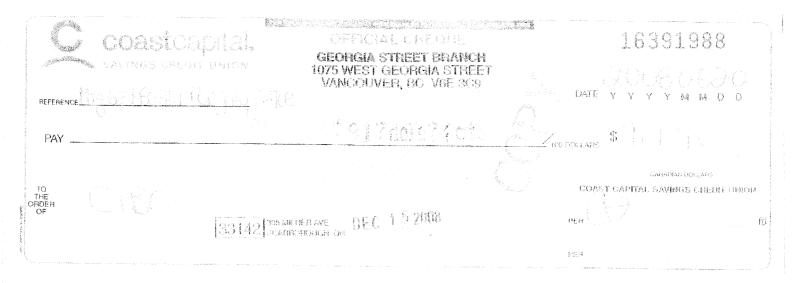
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FW: CIBC and Harold Gaffney

From:Harold Gaffney (harold\_gaffney1@hotmail.com)Sent:July 16, 2009 2:38:50 PMTo:Ross McGowan BLG (rmcgowan@blgcanada.com)Cc:Sean Weir LLB(sweir@blgcanada.com);SLG VancouverDoverholtBLG VancouverDoverholt(doverholt@blgcanada.com)

Attachments: 20090715083346688.pdf (214.9 KB)

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Close

### Thursday, July 16, 2009

Mr. McGowan I am forwarding your email of yesterday with the attached enclosure, which shows that while you claimed you have attached a Release, no such document was attached to your email.

I am still awaiting to hear from you regarding my email of yesterday, Wednesday, July 15, 2009, wherein I asked you to please advise as to whether BLG is holding in addition to the postal money orders photocopied for my benefit, six money orders issued by Coast Capitol Credit Savings, payable to CIBC for Mortgage Number 6248031.1, and to please forward the Release to me no later than today, Thursday, July 16, 2009 at closing of business day.

I await for your prompt response.

Yours truly,

Harold Gaffney

- > Subject: FW: CIBC and Harold Gaffney
- > Date: Wed, 15 Jul 2009 08:48:17 -0700
- > From: RMcGowan@blgcanada.com
- > To: harold\_gaffney1@hotmail.com
- > >

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