

THE TRNC is still sending me stir-crazy. You don't even need to be on the island, but these ongoing injustices are driving me nuts! None more so than those plaguing the families living on the Kulaksız 5 (K5) site in Karşıyaka.

For months, their problems have been splashed across this and many other papers in the country. Mainly elderly people, these innocent homebuyers now face the prospect of losing their homes thanks to the rotten systems rooted in the TRNC.

If you don't know the background, 10 British families purchased plots of land on the site from a developer called Abdurrahman Güney and landowner Yüksel Yılmaz back in 2005-2006. They did everything by the TRNC rule book, using bona fide lawyers who drew up watertight contracts and registered the purchases at the Land Registry, which would eventually deliver the homebuyers their PTPs and with it a transfer of TRNC title deeds into their names.

The story has since gone sour. As with thousands of other TRNC new-build buyers, they took possession of badly built and unfinished homes, but the families at Kulaksız have an added nightmare. It turns out the unscrupulous pair Güney and Yılmaz used the sold land as collateral to take out two loans with Akfinans Bank totalling a little more than 100,000TL.

It does not seem as if the bank performed any checks on the status of the land and even when the pair defaulted on their loans — it appears not a single instalment was paid — the bank preferred to sit and wait than chase the pair.

Why chase? The bank is legally able to charge extortionate rates of interest, 80 per cent quarterly compound — no different to a loan shark! It was better to let the debt grow, so in just a few years it had reached a staggering two million TL. The bank could then force the

Strings of life



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innocent homebuyers to pay up or benefit from the rotten TRNC system and sell the homes via an auction to recover their "losses". Back in June, Akfinans did just that, bidding against itself at the auction to ensure it "owned" the K5 properties. Various good people have tried to intervene, including Finance Minister Ersin Tatar and former President Rauf Denктаş, but Akfinans Bank is having none of it. They expect these Kulaksız 5 families to find tens of thousands of pounds more to pay for homes they already own, or be evicted by the new "legal" owners.

This nonsense would never be permitted in the UK. One party may act in a wholly negligent way, but to have an entire chain of people do so shows how morally and legally bankrupt the system is. And this being the TRNC, no-one seems to owe a duty of care to

these innocent homebuyers; not the developers, not the lawyers, not the banks, and not even the government. When it comes to these scams, it seems people prefer to bury their heads, claiming "it happens everywhere else". Even those committed to upholding the TRNC law seem to care not one iota.

Is my stir craziness forcing me to exaggerate? I think not. Two weeks ago, the K5 home of 65-year-old Pauline Read, the most vocal of the residents, was targeted. Three men broke in and changed the locks, and when they were challenged by Pauline's partner, Chris, they allegedly tried to run him over.

No eviction papers or court order were served on Ms Read. These men felt they could just walk in and take matters into their own hands. Most depressingly of all, the local Lapta police seemed totally uninterested in investigating; forcing entry into someone else's home and trying to mow a person down are just as unlawful in the TRNC as they are in the UK. It took phone calls from a Turkish Cypriot journalist for a pair of lacklustre cops to show up.

Not surprisingly, Pauline and Chris, while thankfully unhurt, are extremely shaken, as are the other families. And they are angry. And so am I.

I don't take kindly to people trying to rip others off and my cultural upbringing does not allow me to accept the disrespect of our elders, or allow them to be

intimidated or physically hurt. And my national pride does not tolerate people whose selfish, greedy actions drag the TRNC's good name through the mud. I am not alone — many Turkish Cypriots here and around the world have expressed public outrage about the treatment of the Kulaksız residents.

This is an unrecognised country and we need all the friends and investment we can get. People work hard and come here to buy properties in good faith, injecting vital cash into our tiny economy, and we need to follow through on our promises to protect them, not allow it to become a "Homes from Hell" experience. Otherwise how can anyone have confidence to come and do any business here?

While the going does look bleak, my gut instinct tells me the K5 families will have their day and the bank will be sent packing. Why? I am renowned for my positive outlook in life, but more than that, I believe in karma and the natural order of life.

Akfinans is entitled to do lawful business that generates a reasonable profit, but they and their representatives are not above the law, nor can they make excessive gains at the expense of others, or put their interests before the interests of the TRNC.

In Cyprus, there is a commonly used phrase: "Haydan gelen huya gider", which means "Easy come, easy go".

The bank may feel it is riding high, but they have not rightfully earned the K5 homes and if they are not careful, they potentially stand to lose much more.

I said a few weeks ago reputations are priceless and Akfinans's name is in tatters because of this. Until they start acting properly, it will remain that way.



The site in Karşıyaka, Kulaksız 5

Read Sevgül Uludag in the Midweek *Cyprus Today*, out on Wednesday