



Case settlement summary

Lender: Halifax C/O Shoosmiths

Outstanding Mortgage: £114,499.31

Sold Price: £55,000

Negative Equity: £59,499.31

Settlement Amount Paid by Client: £18,000

Debt Written Off: £41,499.31

Settlement Percentage: 30%

Write off Percentage 70%

CD Fairfield Capital Limited
20 Mount Charles
Belfast
BT7 1NZ

By Email to Lesley@cdfairfieldcapital.com

Your Ref

Our Ref M-00651306/MSK/RSG

Date 31 October 2017

SHOOSMITHS LLP
Solicitors
5-7 The Lakes
Northampton
NN4 7SH
DX 712280 Northampton 12

Please contact Misbah Khan
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F 03700 863046
Calls made to us on the 03700 number are
charged at a national rate. It is not a premium
rate number.
Calls may be monitored or recorded for
regulatory or training purposes
When calling we will ask you questions to
confirm your identity

Office opening hours:
Monday - Thursday: 8:00am to 8:00pm
Friday: 8:00am to 5:30pm
Saturday: 9:00am to 12:30pm
(except Bank Holidays)

Dear Sirs

Our Client: Bank of Scotland Plc (Halifax Division)

Debtor: [REDACTED]

Property: [REDACTED]

Account Reference: [REDACTED]

We refer to the above and acknowledge receipt of your client's payment in the sum of £18,000.00. Upon clearance of the said sum, our client covenants not to seek further repayment from your client in relation to the mortgage account stated above.

Please note that our client reserves the right to pursue all other parties to the mortgage account, including guarantors for any remaining loss (if applicable).

We trust this proves acceptable and thank you for your assistance in bringing this matter to an amicable conclusion. In the event of any queries please do not hesitate to contact our offices on 03700 865 730.

Yours faithfully



SHOOSMITHS LLP
Solicitors

If you contact us by email you agree to us replying to the email address that you give us. You need to be aware that our reply may not be completely confidential if you share an email address at home or at work. Please be advised that we cannot guarantee the security of the information transmitted by email and therefore, if you do not wish to correspond by email, please write or telephone us instead.

If at any time you have a complaint relating to the way in which we are dealing with this account, please let us know quoting our reference detailed in this letter. We will acknowledge your complaint and provide you with a copy of our complaints procedure.

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