



Case settlement summary

Lender: Halifax C/O Shoosmiths

Outstanding Mortgage: £97,420.35

Sold Price: £73,000.00

Negative Equity: £24,420.35

Settlement Amount Paid by Client: £7,500

Debt Written Off: £16,920.35

Settlement Percentage: 30%

Write off Percentage 70%

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

CD Fairfield Capital Limited

By Email to Lesley@cdfairfieldcapital.com

Your Ref 1043302
Our Ref M-00512113/SWA/EJB/RSG
Date 6 September 2017

Please contact Salra Arshad
salra.arshad@shoosmiths.co.uk
T 03700 865807
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 (Hallfax Division)
Debtor: [REDACTED]
Property: [REDACTED]
Account Reference: [REDACTED]

We write with reference to the above matter and further to your telephone conversation with Aimee Cook on 30 August 2017.

We can confirm that our client is prepared to accept the sum of £7,500.00 in respect of [REDACTED] liability for the sum outstanding on the above account. This offer is strictly conditional on the payment being received by us, in cleared funds, by 4 October 2017.

Please note that this offer is strictly in respect of your client's liability only. Our client specifically reserves their right to pursue all other parties to the mortgage, including any guarantors, for the remaining sum outstanding (*if applicable*).

If your client fails to make the agreed payment by the due date, the offer will lapse and the full sum outstanding will be payable by them. Should your client be unable to make the agreed payment by the date specified above, we encourage you to contact our offices as soon as possible to discuss this further.

Should you have any queries or wish to discuss your client's account in the meantime, please do not hesitate to contact our offices on 03700 86 5890. Alternatively, we now look forward to receiving the above payment by the above specified date.

Yours faithfully



SHOOSMITHS LLP SOLICITORS