



Case settlement summary

Lender: Halifax C/O Shoosmiths

Outstanding Mortgage: £413,598.40

Sold Price: £322,000

Negative Equity: £91,598.40

Settlement Amount Paid by Client: £36,339.40

Debt Written Off: £55,259.40

Settlement Percentage: 40%

Write off Percentage 60%

CD Fairfield Capital Limited
20 Mount Charles
Belfast
BT7 1NZ

Your Ref
Our Ref M-00219037/DJF/SWA/RSG
Date 7 September 2017

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

Please contact David Foksett
david.foksett@shoosmiths.co.uk
T 03700 865608
F 03700 863048

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 write with reference to the above matter and further to your telephone conversation on 7 September 2017.

We can confirm that our client is prepared to accept the sum of £ 36,339.40 in respect of your client's 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 the 5 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's fail 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's be unable to make to 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 0370 086 5807. Alternatively, we now look forward to receiving the above payment by the above specified date.

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