



Case settlement summary

Lender: Santander c/o Enact

Outstanding Mortgage: £185,810.73

Sold Price: £97,500

Negative Equity: £88,310.73

Settlement Amount Paid by Client: £23,400

Debt Written Off: £64,910.73

Settlement Percentage: 26%

Write off Percentage 74%

RECEIVED 23 OCT 2017

enact.
debt solutions

Direct Line 0344 2442814
Our Ref: CC/M2156566/R
Your Ref: 1103776

C D Fairfield Capital Ltd
T/a Negative Equity NI
20 Mount Charles
BELFAST
BT7 1NZ

WITHOUT PREJUDICE

20 October 2017

Dear Sirs,

Our Client: Santander
Your Client: [REDACTED]
Sum Outstanding: £88,310.73

We refer to your recent offer for settlement of your client's liability for the above matter and write to confirm acceptance of your offer of £23,400.00 subject to the following terms.

Instalments of £260.00 per Month must be maintained. Instalments should commence on 02/11/2017 and be paid by the same day thereafter. The instalment arrangement will be reviewed in 12 Months. The arrangement will not be considered settled until the sum of £23,400.00 has been paid.

Payment can be made directly into our bank account. Account number **45921350** and sort code **60-60-05**. Please ensure that the reference [REDACTED] is quoted with every payment. Alternatively, if your client is paying us directly, they may prefer to pay by any of the following methods:

Standing Order

Your client should complete and return the attached Standing Order mandate to their bank as soon as possible to ensure the first payment reaches us on time.

Debit Card

Payment can be made by debit card by telephoning our payment line **0344 244 3350** to make a payment by debit card. We cannot accept payment by credit card.

Cheque/Postal orders

Should be sent to this office payable to enact. Please do not send cash. Please ensure that the reference [REDACTED] is quoted with every payment.

Should payment not be made as stated, or arrive late in our office, the arrangement will become null and void and the full amount of the debt will be payable.

Our client also reserves the right to pursue any other parties for the remaining balance.

Enact

We look forward to receiving payments as agreed, but should you have any queries, please do not hesitate to contact this office on the above number.

Yours faithfully,

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