



Case settlement summary

Lender: UCB C/O Shoosmiths

Outstanding Mortgage: £140,583.45

Sold Price: £88,250.00

Negative Equity: £51,963.69

Settlement Amount Paid by Client: £20,000.00

Debt Written Off: £31,963.69

Settlement Percentage: 28%

Write off Percentage 62%

RECEIVED 22 JUN 2017

CD Fairfield Capital Limited
20 Mount Charles
Belfast
BT7 1NZ

Your Ref [REDACTED]
Our Ref [REDACTED]
Date 19 June 2017

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

Please contact Jack Carr
jack.carr@shoosmiths.co.uk
T 03700 865670
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: UCB Home Loans Corporation Limited
Your Clients: [REDACTED]
Property: [REDACTED]
Account Reference: [REDACTED]

We refer to the above and acknowledge receipt of your payment in the sum of £20,000.00. Upon clearance of the said sum, our client will not seek further repayment from you in relation to the mortgage account stated above.

As our client has accepted less than the full sum outstanding under mortgage account [REDACTED] it will update the Credit Reference Agencies to confirm that the debt has been partially settled.

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 Jack Carr on 03700 86 5670.

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.

Shoosmiths LLP is authorised and regulated by the Financial Conduct Authority (FCA).

RECEIVED 05 JUN 2017

CD Fairfield Capital Limited
20 Mount Charles
Belfast
BT7 1NZ

Your Ref [REDACTED]
Our Ref [REDACTED]
Date 2 June 2017

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

Please contact Jack Carr
jack.carr@shoosmiths.co.uk
T 03700 865670
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: UCB Home Loans Corporation Limited
Your Clients: [REDACTED]
Property: [REDACTED]
Account Reference: [REDACTED]

WITHOUT PREJUDICE

We write with reference to the above matter and further to our recent communications.

We confirm that our client will accept the sum of £20,000.00 in settlement of the sum due from your client under account number [REDACTED] provided that the sum of £20,000.00 is received by us in cleared funds on or before the 2nd July 2017.

Our client confirms that there will be no obligation for your client to pay over and above the sum of £20,000.00.

To ensure payments are correctly allocated, please ensure you quote our reference number.

Should you wish to discuss your clients account or the settlement figure quoted, then please contact us on 0370-086-5670.

Yours faithfully

Shoosmiths LLP

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.

† 03700 86 87 88 † www.shoosmiths.co.uk

Shoosmiths is a trading name of Shoosmiths LLP a limited liability partnership registered in England and Wales, under number OC374987. Shoosmiths LLP is authorised and regulated by the Solicitors Regulation Authority. We use the word partner to refer to a member of Shoosmiths LLP or an employee or consultant who is a lawyer with equivalent standing and qualifications. A list of members' names together with a list of non members who are designated as partners is available for inspection at our registered office at Witan Gate House, 500-600 Witan Gate West, Milton Keynes MK9 1SH.

SHO003



Certificate No. FS 31466