

Mortgage shortfall-balance breakdown

Creditor address

WITHOUT PREJUDICE

Dear Sir/Madam

Re:-

Thank you for your letter concerning the above account.

We do not admit the claim. This letter makes no admission to any claims relayed in previous letters.

Please supply us with a full breakdown of the balance claimed under the above account.

In order for us to deal with the matters you raised, we should be grateful if you would supply we with answers to the following points:

- When did the arrears begin?
- When was the last payment made on the account?
- When was any possession order given?
- When was the house sold?
- What valuations were made on the property before the sale?
- What costs were involved in maintaining the property during the period between the repossession and the sale?
- How was the house marketed and sold and at what price?
- What costs were involved in selling the property?
- Has a claim been made against the indemnity insurance and how much was recovered?
- How has interest been calculated from the start of the arrears?

Please supply us with a full breakdown of the balance claimed under the above account.

We look forward to receiving your reply as soon as possible.

Yours faithfully