



Case Settlement Summary

Lender: NRAM

Outstanding Mortgage: £134,137

Property sold for: £50,000

Negative Equity: £84,137

Settlement amount paid by client: £5,000

Debt written off: £79,137

Percentage: 5.9%

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Reference: [REDACTED]
Client Ref: [REDACTED]
Pursuers: NRAM plc
Original Creditor: Northern Rock (Asset Management) Plc
Principal Sum: £ 134,137.90

21/10/2014

REDUCED SETTLEMENT OFFER

We can confirm that our client will accept £5,000.00 as full and final settlement with regards to the above debt. Upon receipt of the payment, our clients will update your credit file to show the account as 'partially satisfied' but the account will be closed with 'zero' balance owed.

You would not be contacted again from NRAM Plc, Mackenzie Hall nor any other affiliated third party company for any of the remaining balance and we will issue a letter of satisfaction confirming the above, this letter should be retained as your proof of payment.

Payment method:

Sterling Bankers Draft or a guaranteed Building Society Cheque made payable to Mackenzie Hall Ltd. quoting your name, address, and reference number [REDACTED] on the rear of the payment and sent to us by Royal Mail special delivery. You must contact us and provide us with the special delivery reference number to enable us to track your payment.

We also accept payments by Debit card by phone or On line at www.mackenziehall.co.uk . Alternatively you can pay Cash into our bank account.

The details are as follows;

Royal Bank of Scotland
Account number: [REDACTED]
Sort Code: [REDACTED]
Bank Reference: [REDACTED]

Should you have any questions, please telephone our offices on telephone number 01563 503505.

Yours sincerely
David Pratt

David Pratt
Mackenzie Hall Limited
Always Quote Reference [REDACTED] on all communications.
(Telephone calls may be recorded)