

The Manager (Mortgage Accounts)

From: _____

Date: _____

Mortgage Account Number: _____

RE: No response to-date regarding letter sent on _____ entitled "RE: Written Inquiry regarding Mortgage payment reliefs available in 2013"

Dear Manager (Mortgage Accounts),

On the _____ a letter was sent to your branch by the above account holder(s) (copy enclosed). Unfortunately, a written response to that letter has not yet been received by the above account holder(s). In that letter a response , which simply made inquiries as to options available, was requested within a "reasonable amount of time". At this point it is within reason to conclude that a "reasonable amount of time" has elapsed. Please could you respond in writing to the original letter as requested within the next 10 working days. If a response is not received to the queries outlined in the original letter within the next 10 working days the account holder(s) will write to the financial ombudsman regarding this matter. An inquiry will be made to the ombudsman as to whether your bank is in compliance with the Code of Conduct on Mortgage Arrears which states that "A lender must ensure that all communications about arrears and pre-arrears are provided to the borrower in a timely manner" (Provision 10).

In your response please also supply the name of the individual who has been tasked at your branch to deal with mortgage arrears and pre-arrears inquiries/cases (Provision 1).

Regards,

Signed: -----