

Belgard Solicitors

Block B, Cookstown Court, Old Belgard Road, Tallaght, D24 WK28
DX Number: 104019 Tallaght

Our Ref: LJ/1002350

Strictly Private and Confidential
Legal Personal Representatives of
Catherine McPhillips (deceased)
Knockaconny
Monaghan
Co Monaghan

14th March 2019

Re:	Our clients:	Seniors Money Mortgages (Ireland) DAC
	Borrower:	Catherine McPhillips
	Account Number:	-----
	Original Balance:	•
	Current Balance:	•
	Interest accrued:	•
	Total Amount	•
	Outstanding today	

Dear Sirs

We act for Seniors Money Mortgages (Ireland) DAC.

We are instructed that repayment of the above loan is now due in full as an event of default as defined by the Loan Agreement and Mortgage Deed has occurred. Accordingly all sums due under the Mortgage account are now due and payable.

On behalf of our client, we now make formal demand for the immediate payment and discharge of all monies and liabilities due, owing or incurred on the above account, being the sum of \$
of today's date.

Interest will continue to accrue until the date of payment of the full outstanding debt quoted above, plus accrued interest. Additionally, you will be responsible for any and all costs incurred by our client in exercising its powers under the Mortgage Deed.

Please note that should payment of the full amount claimed above not be made to us with **7 days** from the date hereof we reserve the right, **without any further notice to you,** to:-

- Take all such steps and exercise all such rights as maybe available to our client to enforce payment of the total amount outstanding to date and all liabilities due,
- Appoint a receiver over any security, property, assets and exercise all other powers conferred on our client by law, by any Mortgage, charge or security instrument created in relation to the above property

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- Our client also reserves the right to apply to court for an order directing that the total amount outstanding to date and any liabilities due be paid.

Please note that this formal demand should not be taken as a waiver of any other rights or options which our client may have including the right to make further demands in respect of any sum due to our client.

If you have any concerns or queries, you may contact our client, Seniors Money Mortgages (Ireland) DAC on 01 261 5400

Yours faithfully

Belgard Solicitors