



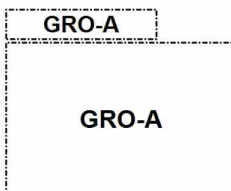
THE MACFARLANE TRUST

Alliance House 12 Caxton Street London SW1H 0QS

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13 November 2013



1629A

Dear Mrs: **GRO-A**

The Macfarlane Trust board met on 11 November 2013 and discussed your case.

The board is aware that MFT has a first legal charge on your leasehold property in respect of a loan taken out by you in 2005. Since taking out the loan, and in contravention of the terms of that loan, it would appear that you have failed to pay the costs associated with the leasehold, namely **service charge costs etc**, and have left the Macfarlane Trust in a position where it had to pick up these costs every year in order not to lose its financial interest in the property. This happened again this year, and **to date, the Trust has paid out £1,969.78 for these costs.**

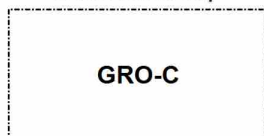
The board has asked me to advise you that it expects you to pay these bills in future years, and that the costs that it has incurred to date will be added to the amount you owe the Trust at such time as the loan is repaid.

With regard to your request for repairs to the property, under the terms of the loan it is your responsibility to keep the property in good repair. The reserves grants scheme was set up to fund health and mobility related repairs and improvements to property. The supporting statement in your application only points to the fact that the property is in a poor state of repair. Because of this, the board has therefore declined to make a grant to you for these repairs.

Given that you do not seem to be able to afford to maintain the property or meet the basic costs associated with the leasehold, the board would like to enter into discussions with you about your selling the property and repaying the loan. In the meantime, they have also asked that you forward a copy of the buildings insurance for the property; keeping the property adequately insured is another condition of the loan.

I look forward to hearing from you.

Yours sincerely



Jan Barlow
Chief Executive