

**GE Money Servicing Limited
Resolutions**

Building 4, Croxley Green Business Park, Watford WD18 8YF
DX 123800, Croxley
Telephone 0800 294 8944
Facsimile 0844 893 0917
Email: HLFeedback@ge.com



GE Money
Home Lending

RECEIVED 31 JUL 2013

Date: 26 July 2013

Our ref: [REDACTED]

Re: [REDACTED]

Dear [REDACTED]

Thank you for your letter dated 5 July 2013 regarding your father's loan account and Payment Protection Insurance (PPI).

I have enclosed documents with this letter that show Greenhill Finance were the introducers and therefore the company that sold both this loan and the PPI to your father. I hope that these documents assist with your on-going concerns.

I can confirm that the life assurance element of the policy was covered with Sterling Life Limited and the PPI element was covered by Cigna International. Our records show their addresses to be:

Sterling Life Limited
Claims Department
Sterling Insurance Group Limited
Whittaker House
2 Whittaker Avenue
Richmond-upon-Thames
Surrey
TW9 1EH

Cigna International
Claims Department
Cigna International
1 Know Road
Greenock
Scotland
PA15 4RJ



GE Money
Home Lending

If you have any queries or concerns regarding the content of this letter, please do not hesitate to contact me on 0800 294 8944.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'Harriett Joyce'.

Harriett Joyce
Resolutions Manager

Encl: Copy of application form
Copy of PPI application form
Copy of Credit Agreement
Copy of Mortgage Deed

GE Money Servicing Limited (Registered in England No. 3859120)

Registered Address: Building 4, Hatters Lane, Croxley Green, Watford, Hertfordshire, WD18 8YF

Calls are recorded for training, quality and customer care purposes.

RECEIVED 31 JUL 2005

COPY

Reference number [redacted]



Please complete in block capitals
If any questions are not applicable to you mark box - n/a

Protected Payment Insurance

- Single cover (insures main wage earner only)
- Double cover (insures both applicants)
- No cover

Tick this box if you would prefer the fixed rate option (if possible)

I/we wish to clear the outstanding accounts/credit listed below with the proposed loan (if applicable)
Continue on separate sheet if necessary

Amount required	Repayment selected	Term
£ 10,000	£ 167.11	120 Mths

Company	amount owed	monthly repayment
N/A	£	£
	£	£
	£	£
	£	£

Purpose(s) of loan
CAR AND HOME IMPROVEMENTS

- Married
- Living together
- Single
- Divorced
- Widowed
- Separated

Your full name [redacted] Date of birth [redacted]
 Joint applicants full name [redacted] Date of birth [redacted]

How many children do you have under 17 years of age?
2

How long have you lived here? 32 Yrs mths
 Home phone number N/A
 Can we phone you at work if necessary? Yes / No (delete) N/A
 Work phone number [redacted] Extension [redacted]

Previous address (if less than 4 yrs at current address) [redacted] Mobile no. [redacted]

Who do you bank with? [redacted] Branch [redacted] Sort code [redacted]
 How long has the account been open? [redacted] Yrs

Employers name & address (we do not contact your employer) [redacted]

Joint applicants employers name & address (we do not contact your employer) [redacted]

How long employed/or self employed (delete) occupation
1 Yrs mths BUILDING WORK

How long employed/or self employed (delete) occupation
Yrs mths

If self employed - do you have an accountant? Yes No

If self employed - do you have an accountant? Yes No

Main applicants earned income (before any deductions)	Wk	Mth	Yr	Details of pension income/benefits received	
				£	
With overtime/bonus	£ 250				N/A
Secondary applicants earned income (before any deductions) with overtime, bonus	£				
Gross pension or benefit income before tax (if any)	£				

Main mortgage Approximate mortgage balance monthly payment
£ N/A £

Current arrears (if any) Linked Endowment Premium
£ £

Name & address of your mortgage company
Mortgage company

How long have you held your mortgage with your current lender? Yrs mths

When did these arrears occur? (if applicable) i.e. Which months were missed

Full address

Have you taken any further borrowings from your mortgage company which you have not included in the above mortgage balance? Yes / No if yes, please supply details

Highest amount of mortgage arrears within last 12 Months (if any):

Account no.

Approx. Current balance	Monthly payment	Current arrears (if any)
£	£	£

(Main account)	(Secondary account)
£	

If you have held your current mortgage for less than 12 months please give name and address of previous lender
I HAVE NO MORTGAGE

Account no.

Do you have any other loans or overdrafts secured on your property with any other companies or banks? Yes / No (delete) if yes please give details:

Company	Current balance	Monthly payment	Current arrears (if any)	Account no.
N/A	£	£	£	

Full address (if different from above) [redacted]

- To be offered as security
- Terraced
 - Bungalow
 - Detached
 - Semi
 - Maisonette
 - Flat
- What is the property Made of?
 Brick
 Stone
 Concrete
 Other - please specify [redacted]
- Freehold Leasehold
 Number of Bedrooms 1
 Double glazed
 Central heated
 Garage

Who owns property? Joint Mr Mrs
Any other Residents over 17 Years? Yes / No
If yes please give details below
N/A

Approximate year built 1981
 Date you bought your property (Month & Year) 2000
 Purchase price of property £ 54
 Approximate amount of deposit paid towards house purchase £ N/A
 Approximate current value of property £ 80

Was the property purchased from the local council/housing association? Yes No If yes discount received £

Has the property ever been owned by the local council? Yes No

I/We agree that the information given in this application may be used to obtain credit reference searches, which will be recorded and disclosed on any other credit search. I/We agree that you, or any other lender to whom you submit this application, may ask any third party to verify the information. I/We confirm that the information given in this application is accurate and that you, or any lender to whom you submit this application, may use and disclose my/our data as described in the Borrower Information Guide. Disclosure and use of your information. It is important that you READ THE INFORMATION ON PAGES 19 TO 26 OF YOUR BORROWER INFORMATION GUIDE which explains how your data will be used. Unless you tick the box below, both we, and any other broker or lender to whom we refer this application, may write to you offering other products which we, or they, feel may be of interest to you. I/We do not wish to receive correspondence from you offering other products which you think may interest me/us. Applicants who are married or living together on a permanent basis must both complete the application form and sign below.

Signature of applicants (Both partners to sign where applicable) 1 X [redacted] 2 X [redacted] Date 11/1/02



Credit Agreement regulated by the Consumer Credit Act 1974 (Capital Repayment)

Signature Copy

igroup loans limited
 Malvern House, Croxley Business Park
 Watford, Hertfordshire WD18 8YF
 DX 123800 Croxley 1
 Tel: 01923 426426 Fax: 01923 426456

Broker must complete (for igroup use only)

We are: igroup loans limited
You are: [Redacted]
Address: [Redacted]

COPY

Date of Advance Copy
 Date: [Redacted] November, 2002

Plan: Barclays Bank plc Base Rate on above date
 Express 2 4.00 %
 Base Rate + Margin: 12.50 %

The Property: [Redacted]

This loan will be secured by a legal mortgage over the **Property** in the form enclosed with this agreement (the 'Mortgage')

Financial and Related Particulars

Advance Amount	10000.00	A	Interest rate: 12.50 % per annum fixed for an initial period of one month from the date of this agreement and thereafter at a rate of 8.50 % per annum over the Barclays Bank plc base lending rate from time to time ("Base Rate").
Optional Protection Insurance: Single <input checked="" type="checkbox"/> Joint <input type="checkbox"/> None <input type="checkbox"/>	1600.00	B	We may change the Interest Rate in accordance with Condition 4 Page 2 and Base Rate changes will be implemented in accordance with the same Condition.
Amount of Credit (A + B)	11600.00	C	APR 13.2 % (Variable) The APR does not take account of any variations in the interest rate which may occur under the provisions of this agreement.
Broker Fee	£ 0.00	D	Payment period: 120 months The Loan E will be repaid in monthly payments of: £ 169.80
Loan (C + D)	£ 11600.00	E	The first monthly payment is due one month after the date of this agreement and subsequent monthly payments are due each successive month thereafter. We may change the monthly payment under Condition 5 Page 2.

DEDUCTIONS

You agree that we will deduct the following from the loan shown at E above:
 • any insurance premium shown at B above; and
 • the broker's fee shown at D above to be paid to your broker.

We will pay you the loan (less these deductions) on completion of the Mortgage.

EXISTING MORTGAGES

We may use our loan to redeem existing mortgages over the Property. If our Mortgage is to be a second or subsequent mortgage we may apply our Loan in paying off any amounts due under any existing mortgage over the Property.

CUSTOMER INFORMATION AND DATA PROTECTION

In assessing your application, we will make enquiries about you including searching any records held by Credit Reference Agencies and checking your details with Fraud Prevention Agencies. If you give us false or inaccurate information and we suspect fraud we will record this. The Credit Reference and Fraud Prevention Agencies will keep details of any searches. Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your financial partners. For the purpose of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. If you are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to (a) disclose information about your joint applicant and anyone referred to by you and (b) authorise us to search, link or record information at Credit Reference Agencies about you and anyone referred to by you. An association between joint applicants and between you and anyone you tell us is your financial partner will be

created at Credit Reference Agencies. This will link your financial records, each of which will be taken into account in all future applications by either or both of you. This will continue until one of you successfully files a disassociation at Credit Reference Agencies. You consent to us disclosing details of your application and how you conduct your account (including any default) to the Credit Reference & Fraud Prevention Agencies. This information may be used to help us and other organisations (a) to assess the financial risks of dealing with you and other members of your household; (b) to help make decisions on motor, household credit, life and other insurance proposals and insurance claims; (c) to administer agreements & insurance policies with you; (d) to help prevent or detect fraud, prevent money laundering or other crimes, recover debts & trace debtors; and (e) for statistical analysis about credit, insurance and fraud. We may use a 'credit scoring' or other automated process in deciding whether to accept your application and during the life of your account, for example to review your secured debt and/or the interest rate and other charges for your Account (all of which may be varied by us). This may involve searching your records again at Credit Reference Agencies (who will keep details of our search) as well as using other information we hold about you. If you have requested payment protection insurance and/or home insurance we may pass information about you to any organisation approved by us to enable them to arrange and administer the requested plan and for the purposes of underwriting, claims handling and fraud prevention (which could include passing details to other insurers). We may pass your details to insurance companies carefully selected by us so that they can contact you about life, creditor, household and other insurance products that may be of interest to you. Please telephone us on 0870 442 0054 if you want details of those Credit Reference, Fraud Prevention Agencies and Insurers from whom we obtain and to whom we pass information about you. You have a legal right to these details. You have a right to receive a copy of the information we

hold about you if you apply to us in writing. A fee will be payable.

CUSTOMER CONSENT - IMPORTANT PLEASE READ THIS BEFORE YOU SIGN

By signing this agreement, you consent to us using and disclosing details about you as described above. You also consent to us disclosing your name and address and the status of your application to your Introducer. You also consent to us using and disclosing to carefully selected third parties your contact details so that we, and them, may provide you with information about goods and/or services offered by us or them which may be of interest to you. References to "we" and "us" include any subsidiary or other company associated or affiliated with General Electric Capital Corporation (USA), including GE Capital Bank Limited. The methods of contact to which you consent include automatic calling system, fax, electronic mail, telephone (including Interactive Voice Recording facilities), SMS/text messaging, and other online or interactive media. You agree that telephone conversations and other communications between you and us or third parties may be recorded and/or monitored to assist in improving customer and collections services. If you do not wish to be contacted by us for direct marketing purposes, you may write to us at any time or put a tick or cross in this box.

YOU CONFIRM BY SIGNING THIS AGREEMENT:

You confirm that you have not been charged or convicted of any criminal offence (other than a motoring offence) and there is no prosecution pending.

YOUR RIGHTS

Under the Consumer Credit Act 1974 we should have given you a copy of this agreement at least seven days ago to allow you time to consider whether to go ahead. If we did not, the agreement cannot be enforced without a court order.

WARNING: Do not sign this agreement unless you are sure you can afford the payments.

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you consent to the terms and conditions.

Signature(s) of Borrower(s)
 [Redacted Signature]
Date(s) of signature(s) 11/11/02

Signed on behalf of igroup loans limited
 Date of signature and of this agreement



MORTGAGE DEED

Tel: 01923 426426 Fax: 01923 426456

For office use only

Title No

Date	
The Lender	igroup loans limited Malvern House, Croxley Business Park, Watford, Hertfordshire WD18 8YF
The Mortgagor(s)	Name: [Redacted] Address: [Redacted]
The Co-Mortgagor(s) (if any and address if different)	[Redacted]
The Property	[Redacted]

In this document, words printed in bold type have the meanings given to them in condition 1 of the Mortgage Conditions set out on Page 2. This mortgage is made subject to all the Mortgage Conditions set out on Page 2.

- A The **mortgagor** charges the **property** by way of legal mortgage with payment of all the money mentioned in condition 2.1 of the Mortgage Conditions. The **mortgagor** gives this charge with full title guarantee.
- B The **co-mortgagor** charges any right or interest in the **property** or its proceeds of sale which he/she may have which is not charged by clause A above, as further security for the payment of the money mentioned in condition 2.2 of the Mortgage Conditions.
- C This mortgage secures further advances.
- D If the **property** is, or includes, registered land the **lender** and the **mortgagor** and any **co-mortgagor** apply to the Chief Land Registrar for a restriction to be entered on the register that, except under an order of the Registrar, no disposition by the proprietor of the **property** is to be registered without the consent of the proprietor for the time being of the charge created by this deed.
- E The **mortgagor** assigns all rights to any income to which it is, or becomes entitled arising out of the **property** to the **lender** by way of security for the payment of all the moneys as referred to in condition 2.1 of the Mortgage Conditions.

WITNESS - NOT A FAMILY MEMBER

SIGNED as a Deed by the Mortgagor and by the Co-Mortgagor (if any)

Signature of each mortgagor (each signature to be separately witnessed)	Witness Signature (please print name below signature)	Witness Address
[Redacted]	[Redacted]	[Redacted]
2		
3		
Signature of each co-mortgagor (each signature to be separately witnessed)	Witness Signature (please print name below signature)	Witness Address
1		
2		

COPY

For office use only:

Introducer: **TLC**

Addendum to agreement no:

Life(s) Insured / Insured Person(s)

Title	Full Name	Date of Birth
[Redacted]	[Redacted]	[Redacted]
Title	Full Name - only complete if joint cover required	Date of Birth
Mr / Mrs / Miss	[Redacted]	/ /

Joint cover provides cover for 100% of Monthly Benefit of the loan for each Insured Person

Address after cover start date - the mortgagor(s) address

[Redacted]

[Redacted] Postcode [Redacted]

Protection Plans available (please select one)

5★ Protection (life cover paying the Sum Insured + accident, sickness, hospitalisation and unemployment cover - paying a maximum of 12 months benefit)	<input checked="" type="checkbox"/>
4★ Protection (life cover paying the Sum Insured + accident, sickness, hospitalisation and unemployment cover - paying a maximum of 6 months benefit)	<input type="checkbox"/>
3★ Protection (accident, sickness, hospitalisation and unemployment cover - paying a maximum of 12 months benefit)	<input type="checkbox"/>
2★ Protection (accident, sickness, hospitalisation and unemployment cover - paying a maximum of 6 months benefit)	<input type="checkbox"/>
1★ Protection (life cover paying the Sum Insured)	<input type="checkbox"/>

<p>Benefit and Premium details</p> <p>Enter the TOTAL GROSS LOAN amount here. Only complete this box if Life Cover is required</p> <p>£ 11600.00</p> <p><small>Sum Insured (5★, 4★, 1★) max. £100,000, single life</small></p>	<p>Enter the igroup Monthly Payment here. Only complete this box if 5★, 4★, 3★, 2★ is required</p> <p>£ 169.80</p> <p><small>Monthly Benefit. Fixed amount (see definition in Protection Plan details)</small></p>	<p>Enter the cost of the Protection Plan Premium here.</p> <p>£ 1600.00</p> <p><small>Cost of Cover (protection premium)</small></p>	<p>For office use only:</p> <p>Cover Start Date</p> <p>Effective from date on which loan completes</p> <p>Term of Cover</p> <p>60 months</p>
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Declaration

I/We confirm that I/we wish to buy an optional Protection Plan as detailed above and I/we:

- am/are aged between 18 and 60 years
- am/are in gainful employment (including self employment or contract work) for more than 16 hours a week
- permanently reside in the UK
- am/are not aware of any impending unemployment
- understand the cost of cover will be deducted from the loan being arranged and paid to the insurer on my/our behalf

• have had explained or read the summary or details of the Protection Plan in this booklet

• understand and give my/our consent that the data I/we provide may be used by the insurer for the purpose of my/our insurance.

NB. A claim will not be allowed for any illness or related condition, or death resulting from any illness, for which you received treatment or that you were aware of or had the symptoms of, in the 12 months before the Cover Start Date.

Signature - First Insured Person	[Redacted]	Date	11/10/02
Signature - Second Insured Person	[Redacted]	Date	

sign only if joint cover required

Insurance Acknowledgement (to be signed by borrowers who have decided not to buy Payment Protection Insurance)

I/We acknowledge that a lender could obtain possession of, and sell a mortgaged home if mortgage payments are not kept up, and use the net proceeds to pay off the mortgage. I/We accept that this could happen even if the arrears arose through no fault of the borrower (such as illness or unemployment) and that the risk of it happening is higher if there is no form of payment protection insurance in place.

Signature - First Borrower	[Redacted]	Date	11/10/02
Signature - Second Borrower	[Redacted]	Date	