**Specimen letter**

**Mortgage instructions – S hearing**

I write further to your attendance on       at       County Court and write to confirm the outcome of your case.

I am aware that you obtained/did not obtain advice on the R date of this claim for possession.

**Your instructions**

I confirm your instructions that you have had a mortgage with       since      .

I can confirm that:

1. You borrowed: £
2. The balance outstanding is: £
3. The current monthly instalment is: £
4. You have arrears of: £
5. You believe the property is valued at: £

I am not aware of any other loans secured against your property**. /** You have another loan/other loans secured against your home with       and to which you pay £      per month

You live with

You are employed earning around £      per month net

Your partner is employed earning £      per month net

You have a combined household income of around £      per month net

You are claiming

You are also claiming Support for Mortgage Interest/Help with mortgage interest through universal credit and you receive payments of £      leaving a monthly shortfall of £

The mortgage arrears developed because