[Enter your Name and Address here]

[Enter your Creditors Name and Address here]

[Enter Date here]  
  
  
  
Dear Sir/Madam

Account / Reference Number: [Enter Creditors Account / Reference Number here]

With regard the aforementioned account, I write to advise I do not acknowledge the claim.

In order for me to deal with this matter, I would also request you provide me with answers

to the following points: [Please Delete following Points as Necessary]

* When did the arrears begin?
* When was the last payment made on the account?
* When was any Possession Order given?
* When was the house sold?
* What valuations were made on the property before the sale?
* What costs were involved in maintaining the property during the period between repossession and the sale?
* How was the house marketed and sold and at what price?
* What costs were involved in selling the property?
* Has a claim been made against the indemnity insurance and how much was recovered?
* How has interest been calculated from the start of the arrears?

To this end, I look forward to your response to the above questions and I also request you supply me with a full breakdown of the balance claimed under the above account.

I therefore look forward to hearing from you.

Yours faithfully

[Enter your Name here]