

Head Office and Accounts Protection House 83 Bradford Road Leeds LS28 6AT

T: 0844 7709583 0844 7709584 F: 0844 7709647 W: www.mmile.com

Free Text: 81025 - text "contact" & quote our reference

Date: 10/10/12

Mr Jnclaude Ernest Clifford Kirkwood Road London SE15 3XT

NOTICE OF DEFAULT

Dear Mr Clifford

Reference:

M584971

Debt balance: £462.00

Home Learning College (Debt Assigned To Motormile Finance UK Ltd)

We note with regret that you have not responded to our last letter giving you legal notice that MMF now owns your debt. As such we can only consider that this matter is in formal default.

Please provide your repayment proposals within the next 5 days, failing which the matter will be prepared to pass to our Home Visit Department.

Please be advised that all of our operators here at MMF are ready and waiting to discuss the matter with you in an attempt to find a realistic solution to this debt. You will find us helpful and ready to

However, unless you contact us to discuss the account, then there is little option open to us other than to arrange a Home Visit with a view to assessing your finances and living standards.

Alternatively, visit our website on www.mmile.com.

This matter needs resolving and is not going to go away.

We look forward to hearing from you.

Yours faithfully

Collections Department

Motormile Finance UK Limited

Main: 0800 9961103

Email: payday@mmile.com