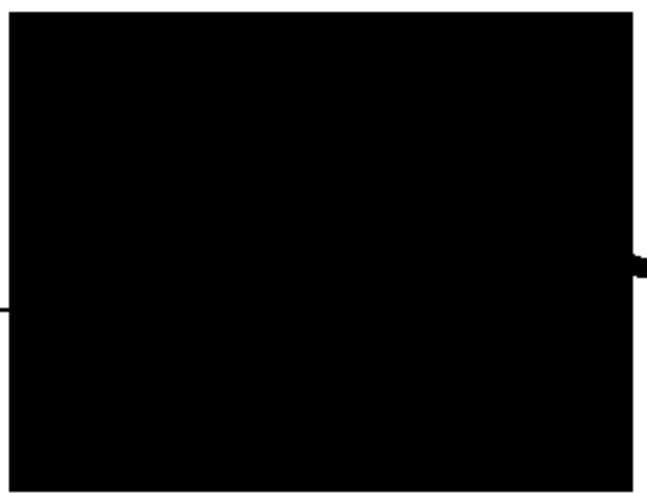


England.

By whom it may concern.

we took out an agreement with  on 1-11-07 to pay a deposit of £1,122.00 on day of signing up, and 84 months at £175.71p. we did ask if we could pay extra off at any time, and were told that we could. What we didn't know was that we would pay 3% interest charged on the extra amounts we have been paying in. we thought that we would only pay the 3% interest on the outstanding balance, if we finished the agreement early.

Also the standard of the apartment

was not as good as what we used
on the day, after signing up for [REDACTED]

[REDACTED] We wonder now what else
may be happening that we do not
know about.

Yours Sincerely

[REDACTED]

[REDACTED] Ref No [REDACTED]