

**From:** Lennon, Danielle

**Sent:** 16 April 2015 17:31

**To:** Beverley Robinson (champaign2340@yahoo.com)

**Subject:** Notting Hill Low Cost Home Ownership - Meeting 16/04/15

Dear Ms Robinson,

Thank you for attending the office to meet with Mark Perry and me today.

i just wanted to summarise what was discussed and requested at the meeting:

- You have confirmed that your mortgage at 105 Chiltern has been paid off however as you have submitted a credit card statement showing a payment to Cheshire Mortgages we have asked for further details of this. You advised you made this payment on behalf of someone else and would be able to provide a confirmation letter to support this.
- We asked you to provide a credit report and showed you an online service for this, Noodle, which is a free service and could have been completed today.
- Based on the information you submitted with your application we gave you an example proposal for purchasing a 60% share of 19 Palfrey Court. This is private and confidential.
- We demonstrated how our assessment of your savings was calculated but you stated that some of your funds have already been allocated to meet other costs (i.e. repaying your brother, course fees, and legal fees). Therefore not all of your money should be considered as "available funds" and requested that they are omitted from the proposal calculation. We requested you supply supporting letters or further information on this for consideration.
- [REDACTED]  
[REDACTED] money is also omitted from the proposal calculation. We requested you supply supporting letters or further information on this for consideration.
- You advised that the 60% share proposal was not acceptable to you.
- Notting Hill (NHH) will be continuing to market homes for sale at Camberwell Fields and are holding units for Aylesbury Leaseholders for a limited time period before realising unallocated units to the general public on our shared Ownership waiting list.

**19 Palfrey Court** has been reserved for you however in order to proceed with making a formal share proposal offer we will need further information in support of your application as summarised above. Please submit the information you wish to be considered to me at the NHH Aylesbury Office by **Friday 8<sup>th</sup> May**.

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To Danielle Lennon  
Today at 12:42 PM  
Danielle,

Thank you for your further email. As you are aware I have provided you with the requested information about Cheshire Mortgages which Mr Sangbey has subsequently confirmed directly to you that the money referred to on my account to Cheshire Mortgages was a payment made on his behalf as a loan from me which he has paid me back. See **Mini statement also attached at document called scan0041.pdf. I have also indicated in black \* where the money was paid back into my account.** Feel free to check with the Land Registrar if you are inferring that I have a second mortgage. Because as I stated at our meeting in April I had one Mortgage for 105 Chiltern, Portland Street, London SE17 2DD and that has been paid off in full and I have provided you with a letter to that effect.

**Floor plan for 19 Palfrey Court**, which you have kindly sent me but unfortunately you have sent me a photocopy which is still not too scale so when I come in to meet with you in the near future could please ensure that I have a hard copy scaled floor plan for this property also along with the legal agreement/lease that I can show to my solicitor?.

**I have attached a letter from Barclays Bank (Scan0040.pdf)** confirming that I have a Third Party Mandate in relation to Ivy Palmer's account for your information.

Regarding your offer of appointments dates thank you but I am dealing with a bereavement as I mentioned to you before in my previous email and now a family member in hospital which I need to put my attentions on over the next few weeks. So will be in touch.

Regards

B Robinson

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To

Danielle Lennon

Jul 20 at 6:40 PM

Danielle, I have resent this email again maybe you did not see it but I did received an out of office message when I sent it two weeks ago.

Hide original message

On Friday, July 3, 2015 12:42 PM, Beverley Robinson <champaign2340@yahoo.com> wrote:

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Regards

B Robinson

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To  
Danielle Lennon  
Jul 20 at 6:36 PM

Dear Miss Lennon

**Request for further information**

I refer to your email of 16<sup>th</sup> April 2015 in response to your other questions raised which I answered at our meeting in April, and again in my email last week dated 3<sup>rd</sup> July 2015 and again in this email but you continue to ask for the information around the following:

For the last time, Mr Sangbey provided you with a confirmation to support the payment of a loan he took from me. He asked me to make payment to Cheshire Mortgage on his behalf which appeared on my bank statement. Mr Sanghey has since paid back the loan and I have provided you with this information in form of a mini statement from my bank to show this transaction.

1. Can you let me have a formal written proposal (on your company headed paper) for the offer of the property at Palfrey Court.

2. Can you also send me a copy of the policy that you have used for my financial assessment. If this policy is published anywhere, please direct me to the right place.

3. Can you also send me the policy that states that I have to do a credit report on myself before you complete my application. I strongly feel that I am being victimized if you cannot support your requests with supporting evidence. I have spoken to fellow homeowners who have been through this process and none of them have been subjected to what I am being subjected to.

You stated at our meeting on 16th April that I had more saving than other leaseholders so this is why your proposing to take practically all my life savings knowing that I have no employment and no income that is discriminatory. Under the govt guideline on savings (even for those who are being assessed for benefit) there is a threshold. You have not stated why you are insisting on putting me through hell and being reckless in asking me to give up my life savings with no other financial support.

If there is policy to support your stance and this policy applies to everyone, please show me this evidence and provide me with a copy of this policy.

I have provided you with all the information that you initially asked me for, even more than you had initially requested. I feel that I have been unfairly treated and subjected to processes that other leaseholders have not.

If this act on your part is not blatant victimization, I believe you will provide me with the information I have asked for.

I would be grateful if you can give me a response within five days of this letter.

Regards

Beverley Robinson

Beverley Robinson Danielle, You don't appear to have copied in all my email trails below which I sent you in responds to your questions raised. I responded about loan to about the Loan to Mr Sangbey and the bank account

To

Lennon, Danielle

Jul 20 at 6:22 PM

Danielle,

You don't appear to have copied in all my email trails below which I sent you in responds to your questions raised. I responded about loan to about the Loan to Mr Sangbey and the bank account mandate but yet my responses are not in your email trail below so it maybe that you have overlooked these. I will send it again for easy of reference since you are stating that I have not responded to your previous requested information.

Regards

Beverley