

<<debtor\_1>>

<<address>>

AND TO:

<<debtor\_2>>

<<address>>

Email: <<email>>

<<current\_date>>

|  |
| --- |
| *Your Reference:* |
| *Our Reference:* *Mrs B Seimenis/* **MAT <<matter\_number>>** |

**Dear** <<debtor\_1>> <<debtor\_2>>

|  |  |
| --- | --- |
|  | |
| **RE:** | **RE: FIRSTRAND BANK LIMITED / <<MATTER\_NAME>>**  **HOME LOAN ACCOUNT NUMBER:** **<<account\_number>>** |

1. Our client has proceeded with legal action against yourself under the above case number, due to the *Homeloan account* falling into arrears in an amount of R<<arrears\_amount>> in terms of the loan agreement, alternatively the mortgage bond. You are liable for our client’s legal costs on an attorney-and-client scale.
2. We hereby inform you that our client has sent out a breach notice and has thus incurred further legal costs.
3. At present, we estimate our client’s legal cost to be approximately *R345.00*
4. We hereby demand payment of same within 7 days from date hereof.
5. Should you have a FNB transactional account, full payment of legal costs will need to be made into the legal costs pocket account accessible via your Fnb App. Please follow this path to access your legal costs pocket account : Login to you FNB App> Home loan account> Account options> Fees and Charges.
6. Should you not have a FNB transactional account, full payment of legal costs will need to be made into the FNB account number 62204022230, Account Name : Homeloans Legal Costs , Branch Code : 250655.
7. Please use your homeloan account number followed by LEGO1 as a reference.
8. Please ensure you submit proof of payment by emailing same to [attmgt@fnb.co.za](mailto:attmgt@fnb.co.za)
9. Should no such payment be made within 7 business days from date hereof, our client shall deem that you have accepted same and shall debit the legal costs to your Home Loan Legal Cost Account.
10. Should you wish to reinstate your credit agreement, payment of the full arrears as mentioned above needs to be made into your Home Loan account **<<account\_number>>** AND payment of Legal costs needs to be made into the Legal Cost account using the homeloan account number followed by LEG01 as a reference.
11. All our client’s rights remain reserved in toto.

Yours faithfully

**VAN HULSTEYNS**