

**PRIVATE & CONFIDENTIAL**

Mr Krishna Korrapati
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By email only krishna8991@gmail.com

Your Ref:

Our Ref: HALJ\D0892800

Please quote this when replying

Date 24 September 2020

Please ask for: Jonathan.hall@dwf.law

Direct Dial: 0161 603 5244

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Communications with us may be monitored or recorded to assist in the improvement of our services.
Mon - Fri - 8.00am - 8.00pm Sat - 9.00am - 1.00pm

Dear Sir

Our Client: Santander Consumer (UK) Plc T/a Santander Consumer Finance

We act for the above. We have been provided with a copy of your email dated 21st September 2020.

The dispute is in relation to our clients' vehicle (EJ13 JJZ).

At all material times the vehicle was owned by Santander. Mr Murat, our clients' customer, did not own the vehicle and did not have title to pass. In other words, Mr Murat could not pass to you something that he did not have in the first place.

Notwithstanding the point we make above, we note that you will say that you acted in good faith and have good title to the vehicle. Our client does not agree.

You say that you purchased the vehicle for £7,550. However, the vehicle was worth considerably more – approximately £10,550. You may well have considered the sale price as a bargain, but due diligence would or should have prompted you to make further enquiries as to why it was being offered at such an under-value. You do not appear to have made any such enquiries.

You noted that the vehicle was being sold as HPI clear. However, you chose to ignore that until after the purchase and only then did you check yourself to see if the vehicle was on finance. Again, due diligence was lacking here. Had your suspicions been raised earlier because of the under-value then perhaps you would have checked the HPI before committing to the purchase and not after.

Accordingly, our client is resolute – title has not passed to you. The vehicle will now be disposed of in order to mitigate the loss suffered by our client.

Yours faithfully

DWF Law LLP