

The Co-operative Bank,  
Personal Lending Services.  
P.O Box 200  
Skelersdale  
Lancashire  
WN8 9GH.

23 Unity Close,  
London  
SE19 3NJ

06 September 2018

Dear Nigel Crutchley,

**Reference: Professional and Careers Development Loan (PCDL) appeal.**

**Application number: 645081**

I am writing for your reconsideration on my unsuccessful application, reference 645081, for the Professional and Careers Development Loan.

Although my Experian credit report score was 756 out of 999 and deemed 'fair', this score will increase as I have no bad debt, no county court judgements, have held a Santander Bank account for over 10 plus years and I am now in credit for my sole credit account, which I have with yourselves, The Co-operative bank.

I understand that my credit account per the Experian report is 20 months old, however, at 22 years of age, I have not required credit before and £1999 overdraft is very good for a student.

In support of my appeal, I also spoke with a Co-operative bank and a PCDL representative, who informed me that I had met the criteria and advised I appeal, hence this letter.

The purpose of the loan is for my Masters Real Estate course at Reading University, who are the lead institution in this field, in accordance to The complete university guide 2018. Per the universities website; "The Reading real estate masters course has an employment record of close to 100% since its inception". This would mean I would be in employment and able to make the repayment on the loan upon the courses completion. The course is also accredited by the Royal Institution of Chartered Surveyors, is internationally renowned, and graduating students in this subject are earning £25K- £27K per annum on average within the first 6 months of graduating.

Further to the above, I have also secured a permanently contracted part-time job in Reading's Decathlon store to help fund my living expenses. The PCDL would only be used towards the course

fees. The course is £17,750 and I would be using the £10,000 to go towards this. The other £7750 I have already secured, alongside my accommodation charge.

Considering the above facts, I hope you will reconsider my application in a favourable light and can surmised that I am a responsible applicant who would pay back the loan as agreed.

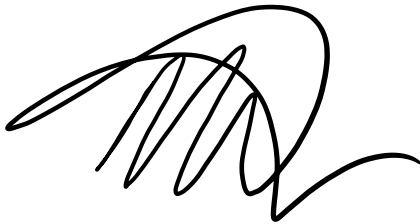
Please note that without your assistance, I cannot do the course.

Should further details be requested, I can be contacted via email at [mayagwright20@hotmail.com](mailto:mayagwright20@hotmail.com), telephone 07506111484 or by post. I hope to hear from you soon.

Thank you for your reconsideration.

Yours Faithfully,

Maya Wright

A handwritten signature in black ink, consisting of a large, stylized 'M' followed by a series of loops and a long horizontal stroke at the end.