

Exhibit ref.

1st Statement of the Defendant  
Miss Irene Sara Spalletti

Case ref: M00ED350

IN THE COUNTY COURT AT EDMONTON

IN THE TRUSTS OF LAND AND  
APPOINTMENT OF TRUSTEES ACT 1996

BETWEEN:

Mr Alexander Michael Luke Wolf Walker

Claimant

– and –

Defendant

Miss Irene Sara Spalletti

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Attempts to agree sale

*Exhibited in response to para. 42  
of the Claimant's 1st Statement*

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My solicitors first wrote to Irene on 5 November 2024 (then via Mr Pennisi as intermediary) to propose that Irene buys out my share of the property. The letter was ignored, and no substantive response was ever provided, via Mr Pennisi, from Irene.

SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER							
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	
1	2	3	4	5	6	7			1	2	3	4	5	3	4	5	6	7	8	9	1	2	3	4	5	6	7	
8	9	10	11	12	13	14	6	7	8	9	10	11	12	10	11	12	13	14	15	16	8	9	10	11	12	13	14	
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22	23	24	25	26	27	28	20	21	22	23	24	25	26	27	28	29	30	31	27	28	29	30	29	30	31	29	30	31
29	30						27	28	29	30	31			24	25	26	27	28	29	30								

JANUARY							FEBRUARY							S	M	T	W	T	F	S
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
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5	6	7	8	9	10	11	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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19	20	21	22	23	24	25	17	18	19	20	21	22	23	20	21	22	23	24	25	26
26	27	28	29	30	31		23	24	25	26	27	28								

● Respondent's arrest

● Application for NMO & Occupation Order

● Property Matter Only – Solicitor is being instructed

● All the communication from Mrs. Walker

● Mrs Walker proceeded with TOLATA application instead of waiting for my solicitor to respond to their letter before action

● Christmas Holiday Office Closures

Our ref: BJ.SW.bs.WAL023

FAO: Ms Irene Spalletti

By email: [info@mrpennisi.com](mailto:info@mrpennisi.com)

5 November 2024

Dear Ms Spalletti

**You and Alexander Walker – 92 Ollerton Road, London, N11 2LA**

I have been instructed by Alexander Walker in relation to your jointly owned property, 92 Ollerton Road London, N11 2LA (the “**property**”).

Now that your relationship has broken down, arrangements need to be made in relation to the property. I understand that despite the property being held in joint names, my client has contributed more to the overall costs of purchasing and renovating the property (around £222,000 vs your total contribution of around £202,000) and there is ample evidence to support this. Notwithstanding this, my client will agree for the equity in the property being split 50/50. He is making this proposal now in order to resolve matters swiftly and amicably and so as to avoid both of you incurring unnecessary legal costs.

While the quickest and easiest solution for my client would be for the property to be immediately prepared and marketed for sale (with the net proceeds to be divided), my client understands that you are attached to the property and that your preference is therefore to remain living there. Accordingly in order to facilitate this, my client will agree to transfer the property into your sole name, provided that the following conditions are met:

- I. You pay to my client a lump sum of £213,020 by 4pm on 31 January 2025 in order to “buy my client” out of his share of the property. This is calculated as follows:

<b>Equity calculation</b>	
Estimated sale price (per Zoopla – details enclosed)	£903,000
Outstanding mortgage as at October 2024	-£506,960
<b>Total equity</b>	<b>£396,040</b>
<b>Lump sum calculation</b>	
50% of equity	£198,020

<b>Additional lump sum*</b>	<b>£15,000</b>
<b>Total</b>	<b>£213,020</b>

\*The additional £15,000 is to be paid to my client to compensate him for the fact that you will not be incurring any of the costs associated with selling the property, you will not be incurring any rent or stamp duty associated with moving house and the fact that you will be retaining all of the furniture and chattels. My client will of course incur significant costs associated with purchasing a new property and replacing his furniture etc.

2. From 1 December 2024 you shall discharge as and when each payment becomes due, be solely responsible for and in any event indemnify my client against:
  - a. all interest and capital repayments due in respect of the mortgage secured against the property; and
  - b. all sums due in respect of service charge, council tax, utilities (including but not limited to gas, electricity, water, internet and telephone accounts) and buildings and contents insurance premiums in respect of the property;
3. You shall procure the release of my client from any liability under the mortgage by 31 January 2025, and shall in any event indemnify him against all such liability, failing which the property will immediately be placed on the market for sale, with you and my client to have joint conduct of the sale. If the property is sold, then the chattels/furniture in the property will need to be divided equally by value by agreement;
4. Within 52 days of receipt of the lump sum referred to at point 1 above, together with satisfactory evidence that my client has been released from any liability under the mortgage, my client shall transfer his legal and beneficial interest in the property into your sole name; and
5. The costs of the transfer shall be borne equally.

This is a significant compromise on my client's part as given the amount of money and effort that has been spent on renovating the house, he would expect that the house would sell for more than £903,000 if it were marketed for sale today. You would of course be able to realise the property at a greater value and solely benefit from the increase in the property's value.

While writing I enclose a notification that my client has received from BT presumably because you are seeking to transfer the internet service into your name. Please can you arrange this forthwith? My client will cooperate as far as possible, but you will need to meet the early termination charge. I also enclose an invoice of £6,679.23 from the electrician. My client has already paid his share of this. Please arrange for the remaining sum of £6,679.23 to be paid directly to the electrician.

I understand that my client purchased a Samsung TV, which was broken during the renovations. The insurance replaced it with an alternative LG TV, which has a value of £1,299 (the relevant invoice is enclosed). My client intended to return this, but he understands that you have unboxed it and that you are now using it. My client will not seek any compensation for this on the condition that the above proposal is agreed.

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Finally, I understand that you are in the process of unilaterally instructing builders/contractors to undertake works at the property without my client's consent. For the avoidance of doubt my client does not agree to any works being undertaken to the property without his prior written consent and insofar as you incur any costs in relation to this, he shall not be liable for the costs incurred by you.

Obviously if you do not accept this proposal then my client will need to consider what other steps need to be taken to ensure that the property can be sold, as his current living situation is not sustainable, and he needs to be in funds so that he can rehouse appropriately.

If agreed, then steps will need to be taken to formalise the agreement. I advise you to take legal advice on the contents of this letter. I look forward to hearing from you or your solicitor.

Yours sincerely



**SARAH WALKER**

Enc.

This is the attachment Ms Walker submitted to justify an overvaluation of £103,000, based solely on Zoopla screenshots. She used this to support a demand for full payment of £213,020 by no later than 4pm on 31st January 2025, completely disregarding the detailed information and photographs I included in my statement, which clearly demonstrate that such an estimate is unrealistic given the current condition of the property.

My statement also made my dire financial situation absolutely clear — I could barely afford to pay my heating bills, let alone raise over £200,000 in two months. It is unclear how Ms Walker thought I could access such funds, or how she imagined a bank would approve me to take over the mortgage under these circumstances.

I should not be expected to incur legal costs to respond to such an unreasonable proposal, especially when my statement had already made it clear that I was not in a position to buy out her client. Given that my financial position was clearly set out, Ms Walker ought to have considered this before issuing such a demand, and I should not be held responsible for failing to respond to something that had already been fully addressed.

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**PLEASE NOTICE HOW THIS CONFIRMS THE SECOND OFFER  
THEY MADE WAS ALSO COMPLETELY UNFAIR**



Academy Court, 94 Chancery Lane, London WC2A 1DT  
T +44 (0)20 7421 8383 F +44 (0)20 7421 8384  
E [mail@hfclaw.com](mailto:mail@hfclaw.com) DX 251 London/Chancery Lane  
[www.hfclaw.com](http://www.hfclaw.com)

Our ref: BJ.SW.bs.WAL023

FAO: Ms Irene Spalletti  
Via DC Jonty Proudfoot

**By email: [jonty.proudfoot@met.police.uk](mailto:jonty.proudfoot@met.police.uk)**

10 March 2025

**WITHOUT PREJUDICE SAVE AS TO COSTS**

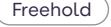
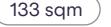
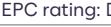
**Schedule of Chattels**

1. Charles Tyrwhitt navy suit (with orange trim);
2. Light beige linen suit;
3. Sofa that cost around £2,500 (my client is paying for this on a monthly basis – as an alternative my client is content for you to buy the sofa from him for £1,500);
4. Television (which my client paid for – the TV is more valuable than this but as an alternative my client is content for you to buy the TV from him for £850);
5. Samsung sound bar (my client is content for you to buy this from him for £150);
6. Computer monitor and monitor mount that my client lent to you and has not been returned and accompanying cables;
7. Mattress that was/is kept in the front bedroom;
8. Duvet that was/is kept in the front bedroom (my client is content for you to buy the mattress and duvet from him for £150);
9. My client's belongings which are in the office at the end of the garden (including cable, computer keyboards, baskets, collapsable desk);
10. Pictures which belong to my client;
11. Gifts from Robbie Myerson which comprises of a chopping board and a kitchen knife, as well as a beer pump and lid;
12. Kitchen equipment (including large metal bowls, wok, chopping boards, taco press)
13. Tools (including his toolbox, battery powered drill, Makita jigsaw, wired drills, Dewalt drill and drill bits);
14. Samsung sound bar;
15. Speakers and amplifiers;
16. TP link deco WiFi points x3 (one external, one in the sitting room and one in the upstairs office);
17. Network switches x 2;
18. Russian MIG suit and helmet;
19. Network attached HP server (black box);
20. Barbeque;
21. All backgammon boards (my client believes there are four);
22. Orthodontist mouth guard and case.

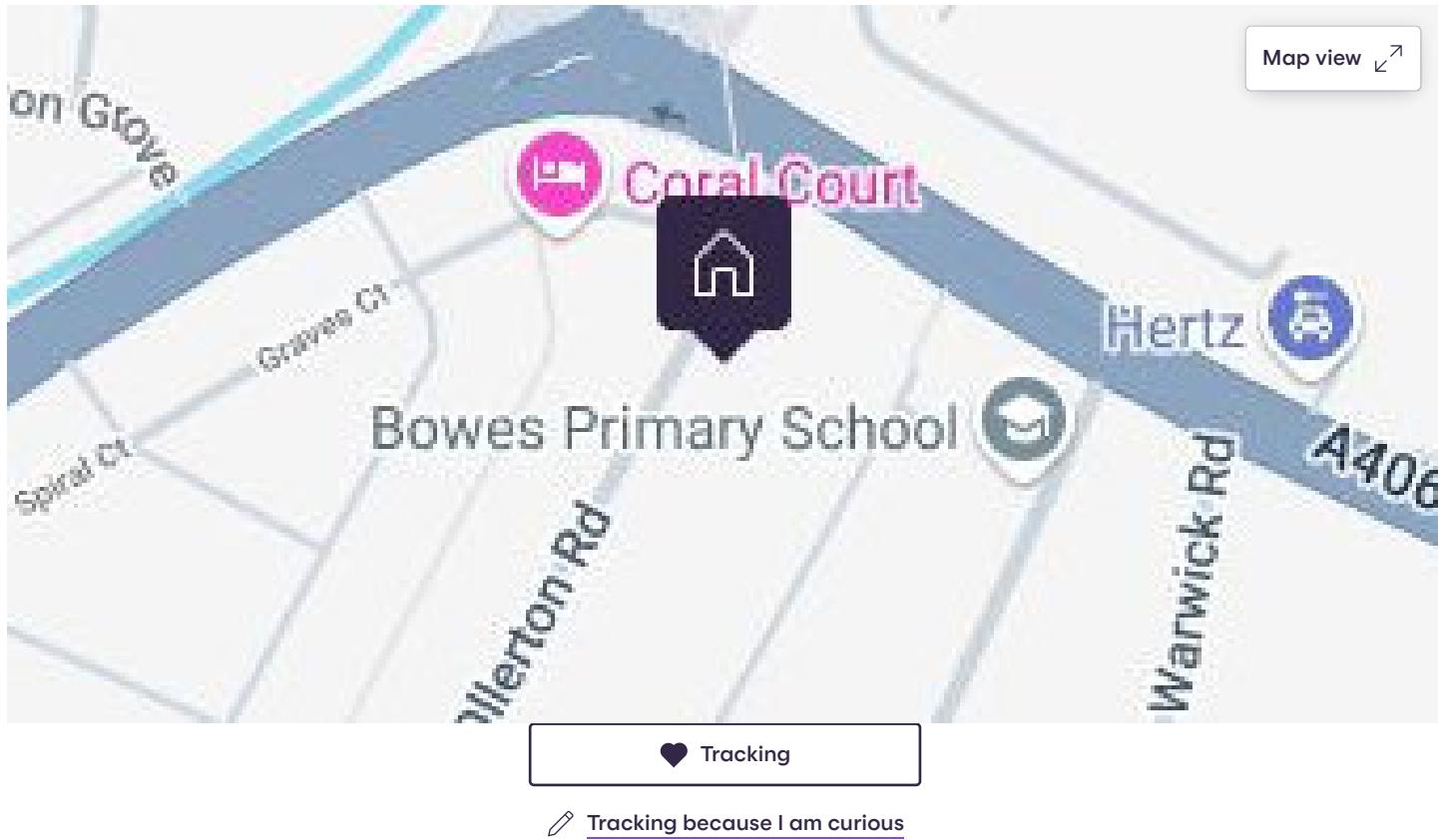
Currently off-market

This property is not for rent or sale on Zoopla.

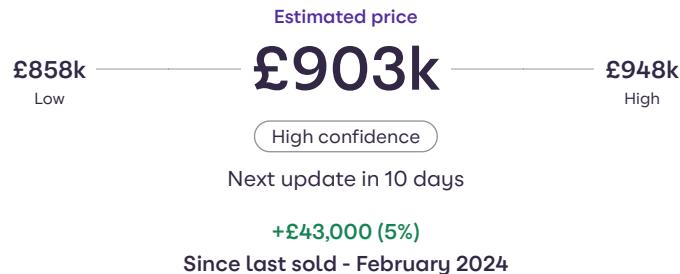
## 92 Ollerton Road, London, N11 2LA

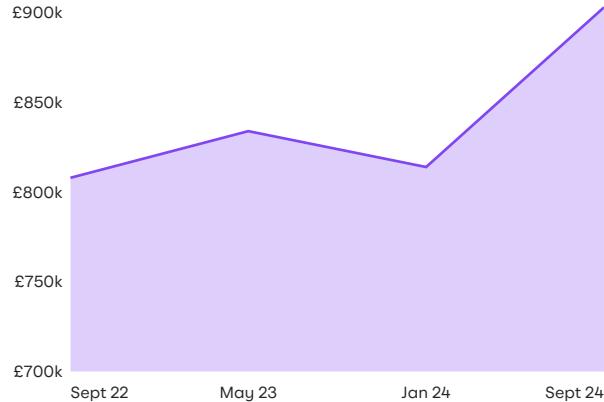
 Mid terrace house  4 beds  2 receptions [Something not right?](#)  
 Freehold  133 sqm  EPC rating: D  Just curious

[See how much I could borrow](#)



### Zoopla estimate





[See inside the estimate →](#)

### Get a free agent valuation

We can put you in touch with an agent for a free, no-obligation property valuation.

[Book an agent valuation](#)

### Property timeline

Sold prices are provided by HM Land Registry and may take up to 6 months to appear.

<span style="border: 1px solid #fbc02d; border-radius: 50%; padding: 2px;"> </span> Sold	<b>February 2024</b>	<b>£860,000</b> +£455,000 (112%)
<span style="border: 1px solid #fbc02d; border-radius: 50%; padding: 2px;"> </span> Listed	<b>February 2013</b>	<b>£470,000</b>
	<span style="border: 1px solid #fbc02d; border-radius: 50%; padding: 2px;"> </span> 4 beds <div style="display: flex; justify-content: space-around; margin-top: 10px;">     </div>	
	<a href="#">See archived listing on Zoopla</a>	
<span style="border: 1px solid #fbc02d; border-radius: 50%; padding: 2px;"> </span> Sold	<b>November 2007</b>	<b>£405,000</b> +£78,000 (24%)
<span style="border: 1px solid #fbc02d; border-radius: 50%; padding: 2px;"> </span> Sold	<b>March 2007</b>	<b>£327,000</b>

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- Flood risk >
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## Remortgage calculator

### Property value

£903,000

### Loan size (60%)

£541,800

### Loan term

25 yrs



### Interest rate

5%

**£3,167** per month

How much could I save?

In partnership with 

The calculator results above are not provided by Halifax and are only indicative based on a repayment mortgage product. The interest rate has been assumed to stay the same for the selected mortgage term. Repayments will be subject to the product provided and your circumstances. Your home or property may be repossessed if you do not keep up repayments on your mortgage.

## Join the UK's cheapest energy provider

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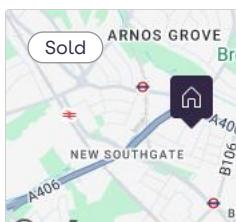
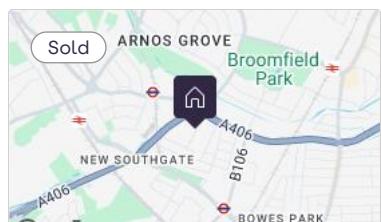
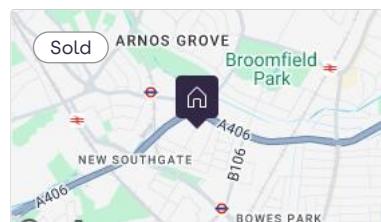
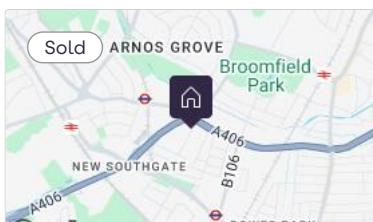
[Get quote](#)

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Cheapest energy when you add two other eligible bundle services. Terms apply. See [uw.co.uk](#)

## Properties sold nearby

[Map view](#)



3 1

87 Ollerton Road, London, N11  
2JY  
0.02 miles from this property

4 2 1

68 Ollerton Road, London, N11  
2LA  
0.04 miles from this property

3 1 2

65 Ollerton Road, London, N11  
2JY  
0.05 miles from this property

4 2 1

57 Stanley Road, Lo  
2LD  
0.07 miles from this p

## Properties for sale nearby

[Map view](#)



**£700,000** **Dexters**

4 2 2

4 bed property for sale  
Stanley Road, London N11



**£695,000**

A Smooth Move

3 2 1

3 bed semi-detached house for  
sale  
Bowes Road, London N11



**£132,000**

1 1 1

1 bed flat for sale  
Coral Court, Arnos Grove N11



**£325,000**

1 1 1

1 bed flat for sale  
Coral Court, Arnos Gi

[See all residential properties for sale in N11 →](#)

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Someone wants to take over your line ↳ Inbox



btcomms@info.bt.com  
to amlwalker

Tue, 3 Sept, 00:45



## A change to your services

Hello Alexander,

Another customer wants to take over the services at your address on 17-Sep-2024.

If you're not moving on this date, or expecting another customer to take over your line, we can cancel or amend the order and make sure your service isn't affected. Please call us on 0800 500 288 no later than 2PM one working day before 17-Sep-2024.

### Early termination charges

As you're still within the minimum term of your contract, you'll have to pay a charge for each month you've got left. We expect this to be £233.79 by the time you move.

### What happens next

If we don't hear from you, we'll end your contract and allow the transfer to the other customer. You'll then receive your final bill within seven days.

Please don't cancel your Direct Debit until we've taken the final payment. We'll do this automatically when the final bill is settled.

If you've got any other services connected on your line, we'll stop them when the service is taken over. Any mobile services you have with us will continue as normal.

### Moving home?

If you're moving home and haven't told us yet, call us on 0330 1234 150. The sooner you do that, the easier it is for us to arrange things for you.

## Brilec Electrical Services

**£6,679.23 GBP**

Due 9 Sep 2024

Invoice #: INV-1076

[View Invoice](#)

Hi Irene/Alex

Here's invoice INV-1076 for GBP 16,358.23.

This invoice is seriously overdue and I would appreciate it being settled promptly.

The amount outstanding of GBP 6,679.23 was due on 9 September 2024.

View your bill online: [https://in.xero.com/GDrFDhIrDOXC3vkJ1NUsFJ10251NJ\\_BxEpdDS72h](https://in.xero.com/GDrFDhIrDOXC3vkJ1NUsFJ10251NJ_BxEpdDS72h)

From your online bill you can print a PDF, export a CSV, or create a free login and view your outstanding bills.

If you have any questions, please let us know.

Thanks,  
Brilec Electrical Services

Description	Amount
Top floor Bedroom 5 x double sockets. 1 x usb double socket. ...	0.00
Mid floor Back bedroom 4 x double sockets. 1 x usb socket. 1...	0.00
Ground floor Porch 1 x point ready for sensor light. 1 x outsi...	0.00
<i>+ 5 more line items</i>	
<b>Amount Due</b>	<b>GBP6,679.23</b>

Delivery Only	FREE
 <b>1 x 2023 55" QN88C Neo QLED 4K HDR</b> <b>£879.20</b> <b>Smart TV</b> QE55QN88CATXXU Save £219.80 (Was £1,099.00)	
Serial number(s): 0F1Z3SEX100054 Delivery requested for: 09/02/2024	

Next or named day delivery	FREE
----------------------------	------

Ordered item(s)		
 1x <b>LG - OLED65B42LA 65" Smart 4K Ultra HD HDR OLED TV with Amazon Alexa</b>	£1,299.00	
Product code 600281		
<b>1x Remove and recycle your old appliance</b>	<b>£20.00</b>	
Product code 111302		

Applicant: Miss I - S Spalletti  
EXHIBITS to Statement n°: 1  
**Exhibit n° ISS-60**  
**Exhibit dated:** 10/2024

**IN THE FAMILY COURT AT EDMONTON**  
**IN THE MATTER OF THE FAMILY LAW ACT 1996**

**BETWEEN:**

Miss Irene Sara Spalletti

Applicant

- and -

Respondent

Mr Alexander Michael Luke Wolf Walker

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**Exhibit n° ISS-60 • ESSENTIAL & IMMEDIATE PROPERTY WORK NEEDED**  
*quotes, referred to in the Section 8.1.33*

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**staircase painting and wallpaper stripping** [initiated by the respondent, who gave up after 20 minutes, leaving the walls in the condition shown in the photos]

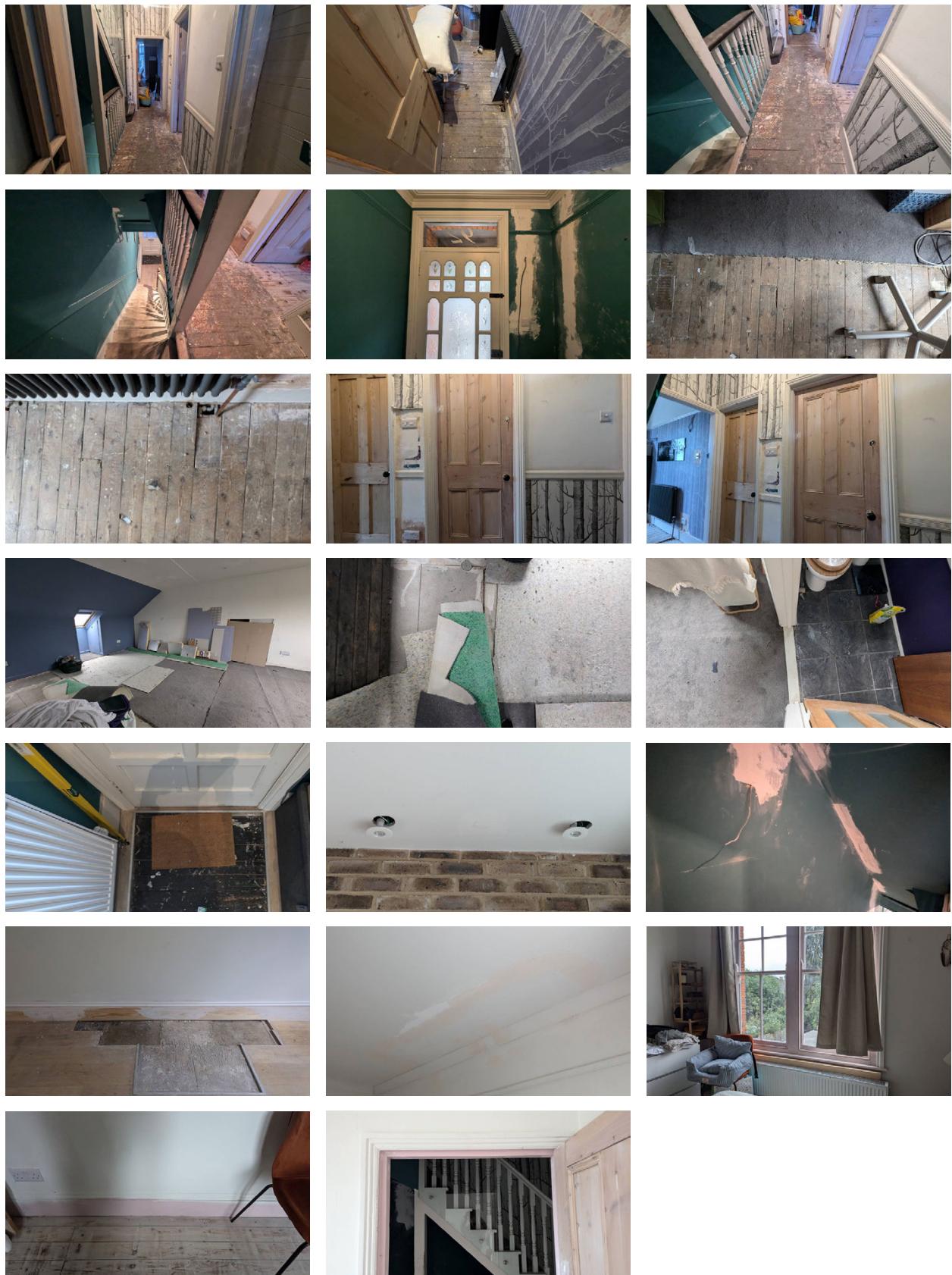
estimate: £3,800

**replacement of carpet loft\* & first floor:** £3,200 / £4,299.96

**restauration of wooden floors & loft floor fitting\*:** £3,310 / £5,040

\*either or

**total cost** estimated between **£10,310 - £13,139**





Miss Irene Spalletti  
92 Ollerton Road,  
London  
N11 2LA

9<sup>th</sup> January 2025

Dear Miss Spalletti,

**Re: 92 Ollerton Road, London, N11 2LA**

Thank you for inviting us to look at your property. It was a pleasure to meet you and we really appreciate the opportunity to discuss with you the best form of marketing of your home.

We would be delighted to assist you in selling your property and with a large number of willing and able buyers we would aim to secure a sale on your home in the shortest timescale possible at the best possible price. Marketing is vital in any selling process at Oyster Properties we take great pride in our bespoke marketing for all properties.

There are a number of factors to consider that will affect the value and this is based upon comparable properties sold or available for sale in the area, location, specific characteristics of your property as well as current market conditions.

Taking all of these factors into careful consideration, my professional opinion is that the correct value is in the region of £800,000 - £850,000. The property currently requires painting and decorating throughout, new flooring on the staircases and bedrooms, and securing of the electrical wiring on the ground floor and staircase area.

Should the above works be carried out and the property's presentation is improved, we would recommend marketing the property for the initial asking price of 'Offers Over' £850,000.

Our fee is based on a Sole Agency Agreement at a special rate of 1.25% + VAT of the actual sale price of your property. Oyster Properties will only expect any fees when we introduce a buyer to your property which goes through to completion. All of the marketing materials such as Energy Performance Certificate, floor plan, photographs and video of the property are included in this fee on a Sole Agency Agreement basis.

Once we have received instructions, we will commence marketing of your property to suitable pre-qualified buyers on our mailing list. The property will also appear on our website as well as all the leading internet portals including Rightmove, Zoopla, Primelocation and On the Market.

Should you have any further questions, please do not hesitate to contact us.

Yours sincerely,

Irina Valeva BA, MSc  
Sales Director

Head Office | 845 Honeypot Lane | Stanmore HA7 1AR  
T. 0208 951 5558 | [stanmore@oysterproperties.co.uk](mailto:stanmore@oysterproperties.co.uk)

Arnos Grove | 329 Bowes Road | London N11 1BA  
T. 0208 368 5886 | [arnosgrove@oysterproperties.co.uk](mailto:arnosgrove@oysterproperties.co.uk)





Ms I Spalletti  
92 Ollerton Road  
Bounds Green  
London  
N11 2LA

Our ref: VAL01/2303677

7th January 2025

Dear Ms Spalletti

**92 Ollerton Road, Bounds Green, London, N11 2LA**

Thank you for the opportunity to provide a valuation for your property.

### **Suggested asking price**

Taking into account your timescale, current market conditions and sales of comparable properties in your local area, I recommend an initial asking price of £800,000 for the property in its current state and £900,000 if works have been carried out.

Please note, this figure is for marketing purposes only and I have not carried out a survey of the property's structure.

### **Why sell your property with KFH?**

- When you need to move fast, so do we. We sell homes three weeks faster than any other agent in London\*
- With over 60 branches across the Capital, nine market leading divisions and nearly 50 years' experience, we have a strong track record of delivering results for our clients
- We register thousands of new buyers every month from across London and beyond and accompany prospective buyers to all viewings
- Our website receives 3.9m visits each year and at any one time has around 70,000 registered users signed up for property alerts

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#### **Kinleigh Limited**

Registered at KFH House, 5 Compton Road, London, SW19 7QA.  
Registered in England No 913323. VAT No 647 8742 89



- 1 Home
- 2 Welcome to Ellis & Co
- 3 Market appraisal**
- 4 Transparency of service
- 5 Your local team of property experts
- 6 Your dedicated sales team
- 7 Professional marketing
- 8 Picture perfect
- 9 360° virtual tours and property videos
- 10 Always here for you
- 11 We set high standards

Dear Ms Spalletti,

Thank you once again for allowing me the opportunity of visiting your property.

I confirm in my opinion that the property's **current market value is in the region of £800,000 and £820,000**. However, with the works outstanding the property would be worth in the region of £875,000- £900,000

Whilst writing, I confirm that we are currently offering a sole agency commission rate of 1% plus VAT. We work on results - therefore if we do not find you a buyer, 'No Sale, No Fee' will apply.

Please contact us on 020 8881 5288 to confirm that you wish to proceed, or if you have any further questions.

Yours sincerely,

**Mark Cruttwell**



Irene Spalletti <irene.spalletti@gmail.com>

---

## 92 Ollerton Road

1 message

**Alex Walker** <amlwwalker@gmail.com>  
To: Irene Spalletti <irene.spalletti@gmail.com>

29 July 2024 at 18:17

Hey,

Thanks Laura for the chat earlier, I have been thinking about it. I believe that Irene would like to stay in the house, so I've been thinking about options around that.

Ultimately I think that selling right now will be incredibly stressful and cause a lot of anxiety especially as I believe it will be expensive as well to sell. I understand that buying me out of the house is too expensive as well.

I had some thoughts and want to share them with you...

I understand that fully buying the house is too expensive, I wonder if there is an opportunity in the middle, where you buy half from me. I will then leave the house to Irene, she pays the mortgage each month - she can rent it out, rent out a room if she prefers and want to live there etc. If she decides to rent it out she can keep all the rent after paying the mortgage. I will not ask for any of the rent money.

Then when the mortgage needs renewing in 2026 you can sell it at a better time than now or you can keep it, but then we need an agreement that you sell within 5 years or officially buy the house from me with what is left from my investment. We can decide this if the idea works.

The important thing here in summary:

1. If you can meet somewhere in the middle, my investment amount is now a much smaller portion of the house and Irene is 'in charge' of the house
2. There is no rush to sell.
3. A room, or the entire house can be rented out and you keep the money (after the mortgage)
4. You can sell in the future, when the mortgage ends, or keep it and officially buy from me in the future if you prefer to keep it (we would need a time limit, it can't be forever...)

With renting a room out it should cover at least half of the mortgage. With the garden office it's an attractive rental. I would like a smooth solution for everyone, what I can also suggest maybe is I can pay my half for a couple of months for Irene to find a tenant.

I can then also maybe pay let's say some amount each month while I have to store stuff in the house which can help with the mortgage and a tenant maybe or Airbnb to cover more of it. Obviously when I found a flat to rent or something I can then take my stuff out of the house.

This will allow her to go to university, look for a job and get on her feet and we then don't have to "panic sell" the house and have the stress until that is complete.

I wonder what you think to something like this?

Alex x

Alex Walker 📲

I'll sort surveyor as we Def need that done before moving

Or even buying lol 17:02

please can you see what price you get at the bounds green one here with your student card?  
<https://www.safestore.co.uk/self-storage/london/north-london-bounds-green/#%23%2Fenquiry-process.ashx%3Faction%3Dupdate-step%26howlong%3D56%26step%3D6>

i would like a small garden shed i think but maybe with bbq need a normal garden shed.... 17:18

You can keep the BBQ in this garden it will save you money

Checking now

**The respondent's personal belongings...**

25 sq ft = total size of the respondent's personal belongings he moved into the house

Standard Price £54.99 per week Your Online Price £51.49 per week  
**£25.75** per week includes 50% off for the first 8 weeks\*

Price excludes insurance and padlock. No deposit  
 \*Introductory discount to new customers only  
 Student storage consists of either a unit, cage or pallet

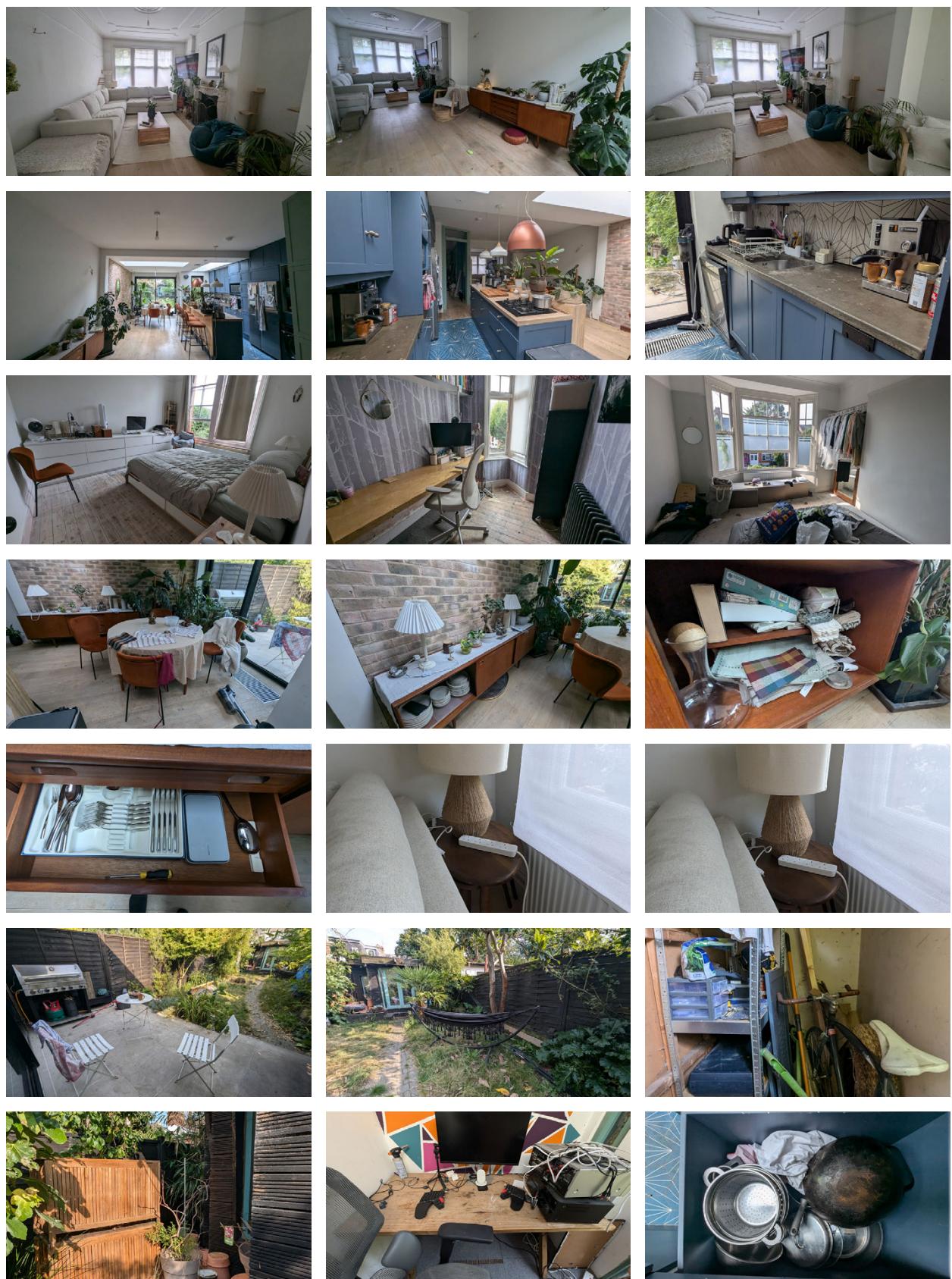
Reserve your storage

Reserve for free, confirm by phone



Getting there. Bedroom empty. Got an overnight bag for your house. Kitchen stuff and BBQ to go now

I just realised you are going to make me help pack your house as well aren't you? 😅 maybe I'll book a holiday for that week





VS some of mine...



Our ref: BJ.SW.bs.WAL023

FAO: Ms Irene Spalletti

By email: [info@mrpennisi.com](mailto:info@mrpennisi.com)

5 November 2024

\*The additional £15,000 is to be paid to my client to compensate him for the fact that you will not be incurring any of the costs associated with selling the property, you will not be incurring any rent or stamp duty associated with moving house and the fact that you will be retaining all of the furniture and chattels. My client will of course incur significant costs associated with purchasing a new property and replacing his furniture etc.

2. From 1 December 2024 you shall discharge as and when each payment becomes due, be solely responsible for and in any event indemnify my client against:
  - a. all interest and capital repayments due in respect of the mortgage secured against the property; and
  - b. all sums due in respect of service charge, council tax, utilities (including but not limited to gas, electricity, water, internet and telephone accounts) and buildings and contents insurance premiums in respect of the property;
3. You shall procure the release of my client from any liability under the mortgage by 31 January 2025, and shall in any event indemnify him against all such liability, failing which the property will immediately be placed on the market for sale, with you and my client to have joint conduct of the sale. If the property is sold, then the chattels/furniture in the property will need to be divided equally by value by agreement;
4. Within 52 days of receipt of the lump sum referred to at point 1 above, together with satisfactory evidence that my client has been released from any liability under the mortgage, my client shall transfer his legal and beneficial interest in the property into your sole name; and
5. The costs of the transfer shall be borne equally.

This is a significant compromise on my client's part as given the amount of money and effort that has been spent on renovating the house, he would expect that the house would sell for more than £903,000 if it were marketed for sale today. You would of course be able to realise the property at a greater value and solely benefit from the increase in the property's value.

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**PLEASE NOTICE HOW THIS CONFIRMS THE SECOND OFFER  
THEY MADE WAS ALSO COMPLETELY UNFAIR**



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Our ref: BJ.SW.bs.WAL023

FAO: Ms Irene Spalletti  
Via DC Jonty Proudfoot

**By email: [jonty.proudfoot@met.police.uk](mailto:jonty.proudfoot@met.police.uk)**

10 March 2025

**WITHOUT PREJUDICE SAVE AS TO COSTS**

**Schedule of Chattels**

1. Charles Tyrwhitt navy suit (with orange trim);
2. Light beige linen suit;
3. Sofa that cost around £2,500 (my client is paying for this on a monthly basis – as an alternative my client is content for you to buy the sofa from him for £1,500);
4. Television (which my client paid for – the TV is more valuable than this but as an alternative my client is content for you to buy the TV from him for £850);
5. Samsung sound bar (my client is content for you to buy this from him for £150);
6. Computer monitor and monitor mount that my client lent to you and has not been returned and accompanying cables;
7. Mattress that was/is kept in the front bedroom;
8. Duvet that was/is kept in the front bedroom (my client is content for you to buy the mattress and duvet from him for £150);
9. My client's belongings which are in the office at the end of the garden (including cable, computer keyboards, baskets, collapsable desk);
10. Pictures which belong to my client;
11. Gifts from Robbie Myerson which comprises of a chopping board and a kitchen knife, as well as a beer pump and lid;
12. Kitchen equipment (including large metal bowls, wok, chopping boards, taco press)
13. Tools (including his toolbox, battery powered drill, Makita jigsaw, wired drills, Dewalt drill and drill bits);
14. Samsung sound bar;
15. Speakers and amplifiers;
16. TP link deco WiFi points x3 (one external, one in the sitting room and one in the upstairs office);
17. Network switches x 2;
18. Russian MIG suit and helmet;
19. Network attached HP server (black box);
20. Barbeque;
21. All backgammon boards (my client believes there are four);
22. Orthodontist mouth guard and case.