



Hughes Fowler Carruthers

HUGHES FOWLER CARRUTHERS HARPER LABI PARK

SOLICITORS

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www.hfclaw.com

Our ref: BJ.SW.bs.WAL023

FAO: Ms Irene Spalletti

By email: 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 remaining 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:**

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

Privy Council Agents

Company Registration No. 7160275

Registered Office Address: Academy Court, 94 Chancery Lane, London WC2A 1DT

Authorised and Regulated by the Solicitors Regulation Authority (no. 533050)

Directors: Frances Hughes • Pauline Fowler • Alex Carruthers

Mark Harper • Renato Labi • Caroline Park

Bryan Jones • Kate Brett

Hughes Fowler Carruthers is the trading name of Hughes Fowler Carruthers Ltd

Additional lump sum*	£15,000
Total	£213,020

*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.

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.

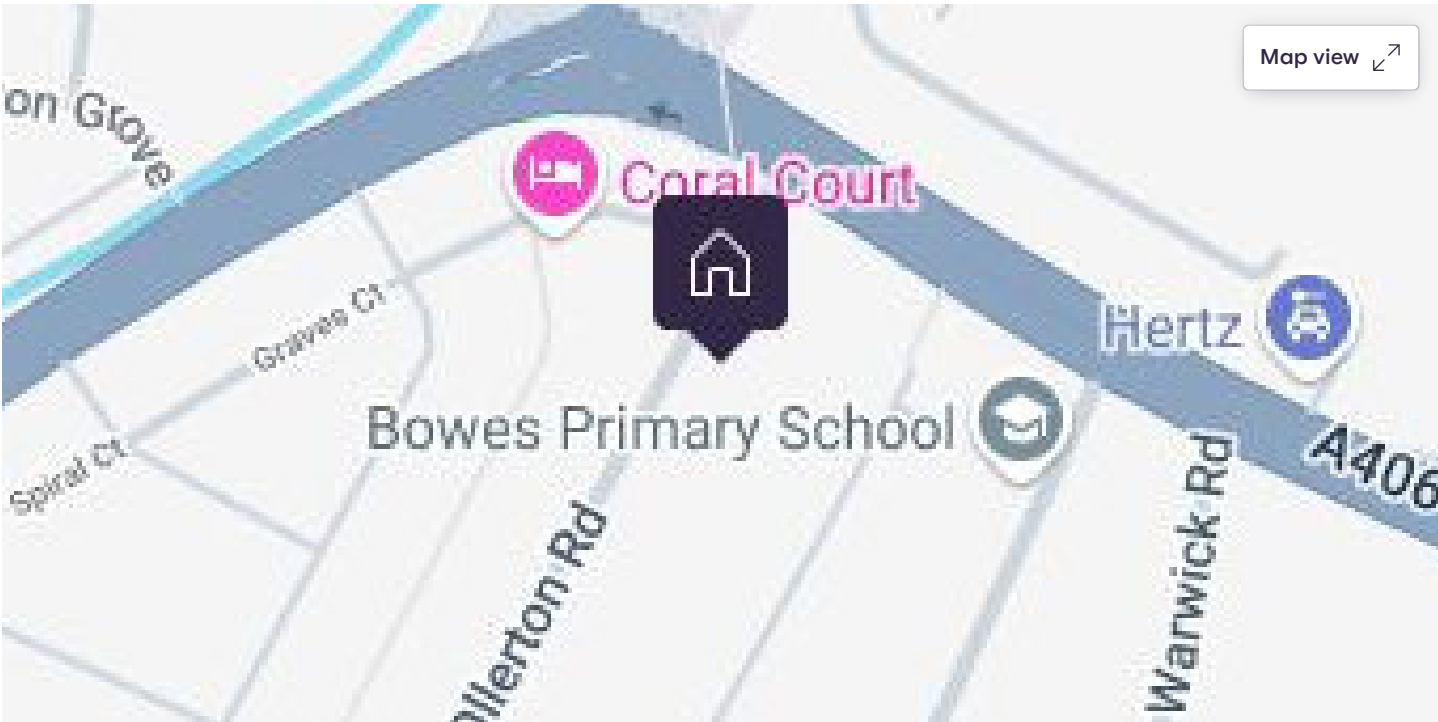
Currently off-market

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

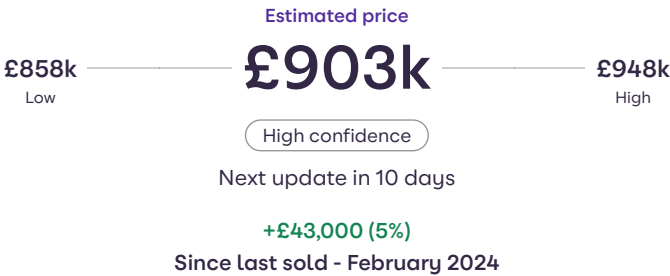
See how much I could borrow

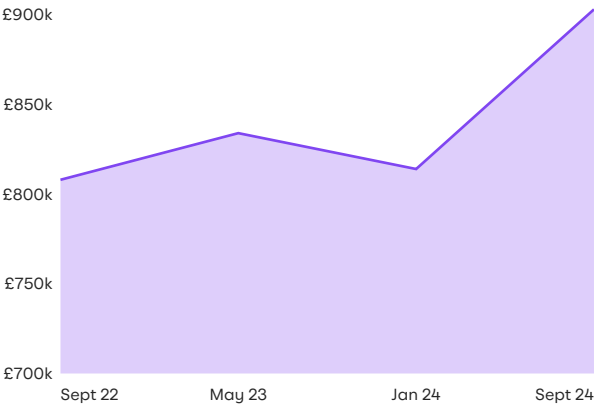


Tracking

Tracking because I am curious

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.

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Property timeline

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

Sold

Listed

Sold

Sold

February 2024

February 2013

November 2007

March 2007

£860,000

+£455,000 (112%)

£470,000

£405,000

+£78,000 (24%)

£327,000

4 beds

[See archived listing on Zoopla](#)

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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

Maximise savings on your energy bill when adding broadband, mobile and more to your plan. Plus, get up to £400 to help you switch.



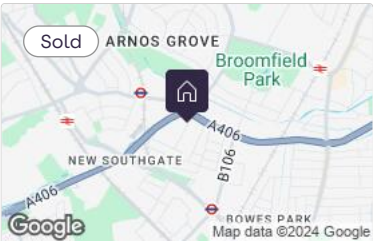
Get quote 

In partnership with  Utility Warehouse

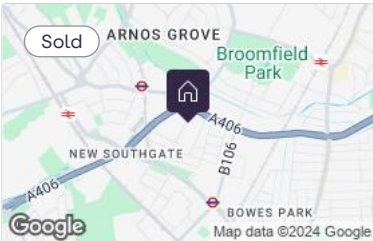
Cheapest energy when you add two other eligible bundle services. Terms apply. See [uw.co.uk](https://www.uw.co.uk)

Properties sold nearby

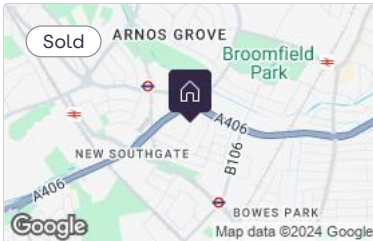
 [Map view](#)



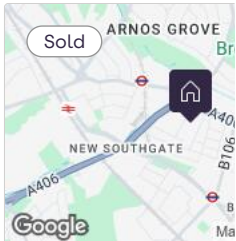
Sold 31 March 2023
£670,000



Sold 1 December 2022
£910,000



Sold 21 June 2024
£632,000







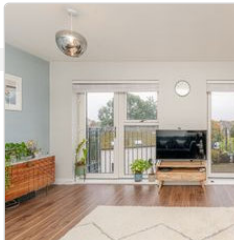



Sold 20 December 2024
£905,500

 87 Ollerton Road, London, N11 2JY 0.02 miles from this property	 68 Ollerton Road, London, N11 2LA 0.04 miles from this property	 65 Ollerton Road, London, N11 2JY 0.05 miles from this property	 57 Stanley Road, London, N11 2LD 0.07 miles from this property
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Properties for sale nearby

 [Map view](#)

 £700,000 Dexters  4 bed property for sale Stanley Road, London N11	 £695,000 Yopa  3 bed semi-detached house for sale Bowes Road, London N11	 £132,000 THOMAS JAMES  1 bed flat for sale Coral Court, Arnos Grove N11	 £325,000  1 bed flat for sale Coral Court, Arnos Grove N11
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[See all residential properties for sale in N11](#) →

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Someone wants to take over your line  



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://fin.xero.com/GDrFDhIrDOXC3vkIJ1NUsFJ10251NJBxEpdDS72h>

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
+ 5 more line items	
Amount Due	GBP6,679.23

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

Ordered item(s)

	1x LG - OLED65B42LA 65" Smart 4K Ultra HD HDR OLED TV with Amazon Alexa Product code 600281	£1,299.00
	1x Remove and recycle your old appliance Product code 111302	£20.00

**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

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.