

Letter Before Claim

Date: 30 January 2026

To:

Sonia Shezadi

16 Waterloo Road, Pudsey

LS28 7PW

From:

Tariq Mohammed

35 Woodhall Park Avenue, Pudsey

LS28 7HF

LETTER OF CLAIM — UNPAID RENT AND ARREARS

Dear Sonia Shezadi,

Re: Property at 16 Waterloo Road, Pudsey

I am writing to you about the money you owe me in respect of the above property. This letter is sent in accordance with the **Pre-Action Protocol for Debt Claims**. You should read this letter carefully as it explains:

- How much you owe;
- What the debt is for;
- How I have calculated the amount;
- What you should do next;
- What will happen if you do not pay or respond.

1. Summary of the Debt

Rent arrears:	£3516.13
Interest to date (8% per annum):	£106.26
TOTAL AMOUNT OWED:	£3622.39

Interest continues to accrue at £0.77 per day until the debt is paid in full.

2. Breakdown of the Debt

Rent Arrears

You occupy the property under an assured shorthold tenancy that commenced on 14 July 2025. The agreed rent is £1000.00 monthly, payable in advance.

You have failed to pay rent as it fell due. The arrears have accumulated over multiple rent periods. A detailed schedule showing each period, the amount due, what you paid, and the balance is attached as **Appendix 1**.

Interest

I am entitled to claim interest on the outstanding rent and costs pursuant to **section 69 of the County Courts Act 1984**. Interest is calculated at 8% per annum from 14 September 2025 and continues to accrue at £0.77 per day until payment.

The interest calculation to 30 January 2026 is £106.26. The full working is attached as **Appendix 2**.

3. What You Must Do Now

You have **30 days from the date of this letter** (i.e., until 1 March 2026) to do ONE of the following:

1. **Pay the full amount owed (£3622.39)** to avoid court proceedings.
2. **Contact me to discuss a payment arrangement** if you cannot pay in full.
3. **Complete the enclosed Reply Form** if you dispute the debt or need time to seek advice.

Payment Methods

If you wish to pay the debt in full, please arrange payment by bank transfer to:

- Account name: Tariq Mohammed
- Sort code: [INSERT SORT CODE]
- Account number: [INSERT ACCOUNT NUMBER]
- Payment reference: LS28 7PW ARREARS

Alternatively, contact me at or to discuss payment.

Payment Plans

If you cannot pay the full amount but can make regular payments, I may be willing to accept a payment arrangement. You must contact me within 30 days to propose a realistic payment plan. Any offer must:

- Clear the arrears within a reasonable time (typically 6-12 months);
- Include ongoing rent payments in full;
- Be supported by evidence of your income and expenditure.

Please complete the enclosed **Financial Statement Form** if you wish to propose a payment plan.

4. Sources of Free Debt Advice

If you are unsure what to do, you can get free, independent debt advice from:

- **Citizens Advice:** 0800 144 8848 or www.citizensadvice.org.uk
- **StepChange Debt Charity:** 0800 138 1111 or www.stepchange.org
- **National Debtline:** 0808 808 4000 or www.nationaldebtline.org
- **MoneyHelper:** 0800 138 7777 or www.moneyhelper.org.uk

These services are free and confidential. They can help you understand your options and communicate with me on your behalf.

5. What Happens If You Do Not Respond or Pay

If you do not respond to this letter within 30 days, or if you do not make acceptable arrangements to pay, I will have no choice but to issue court proceedings against you without further warning.

If I issue a court claim:

- The claim will be for the full amount owed (£3622.39) **plus court fees and legal costs.**
- You will have to pay a court fee of approximately £205.00.
- Interest will continue to accrue at £0.77 per day.
- If judgment is entered against you, it will damage your credit rating for six years.
- I may enforce the judgment by sending bailiffs, applying for an attachment of earnings order, or placing a charging order on any property you own.

It is in your best interests to contact me now to resolve this matter.

6. Documents Enclosed

The following documents are enclosed with this letter:

1. Information Sheet for Defendants

2. Reply Form

3. Financial Statement Form

4. Appendix 1: Schedule of Rent Arrears

5. Appendix 2: Interest Calculation

7. Your Rights

You have the right to:

- Seek free debt advice from the organisations listed above;
- Dispute the debt if you believe it is wrong;

- Ask for more information or documents;
- Propose a payment plan if you cannot pay in full;
- Defend any court claim if you have a valid legal defence.

However, ignoring this letter will not make the problem go away. I urge you to contact me within 30 days.

Yours sincerely,

Tariq Mohammed

Date: 30 January 2026

IMPORTANT: This is a formal Letter Before Claim sent in accordance with the Pre-Action Protocol for Debt Claims. You must respond within 30 days. If you do not respond or pay, court proceedings will be issued without further notice.