

## Letter Before Claim

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**Date:** 30 January 2026

**To:**

Sonia Shezadi

16 Waterloo Road, Pudsey

LS28 7PW

**From:**

Tariq Mohammed

35 Woodhall Park Avenue, Pudsey

LS28 7HF

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### LETTER OF CLAIM — UNPAID RENT AND ARREARS

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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

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

*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](http://www.citizensadvice.org.uk)
- **StepChange Debt Charity:** 0800 138 1111 or [www.stepchange.org](http://www.stepchange.org)
- **National Debtline:** 0808 808 4000 or [www.nationaldebtline.org](http://www.nationaldebtline.org)
- **MoneyHelper:** 0800 138 7777 or [www.moneyhelper.org.uk](http://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.

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Yours sincerely,

Tariq Mohammed

Date: 30 January 2026

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***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.