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To

The Scotia Bank Limited

Centre Point Mall

Chaguanas

Dear Sir/ Madam

Re: Debt clearance of Mr.Sean Orr of No.61 Morne Coco Road, Maraval

My Client instructs me ,that he approached a Bank for a loan and the Bank informed him that he has an outstanding loan with Scotia Bank Limited. This information has been obtained by the First citizens bank ltd from AV Knowles.

The loan was to purchase a house, because he was living in a rented apartment and the rental is loss. If he would have obtained the loan he would be saving on the rental. Since loan was turned down by the First citizen’s bank he was not able to obtain the loan and hence he was losing on the rental of $2,500 since 2006 to date ,which would be approximately $210,000 and also the defamation he would have to bear because the bad credit.

The matter has been dealt previously but so far the you did not give a proper response.

In these circumstances we are giving a 14 days time to rectify the situation failing wchich I have clients instructions to proceed legally against you and in those circumstances you would also have to bear the legal costs

Please be guided accordingly

Yours faithfully

Christopher Ross Gidla

Attorney at Law