

71 City View  
Birmingham  
B23 6GP

Date: Thursday, 26 February 2009

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**Postal Letter** for the attention of: **Matthew Gaskell:**  
**Credit Control**  
**Department**

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**CPM Asset Management Ltd / Residential Management Group Ltd, RMG House,  
Essex Road, Hoddesdon, Hertfordshire, EN11 ODR.**

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Dear Matthew,

I am writing with regards to your letter dated 19<sup>th</sup> February 2009.

Your letter states a demand for overdue service charges.

We believe the balance of £160.28 is incorrect and have notified CPM/RMG on a few occasions with a detailed explanation of why this balance is incorrect and why it should be removed, but we have not had a satisfactory reply to date apart from your letter.

Chris Jones of CPM/RMG Birmingham spoke to my wife on February 19<sup>th</sup> 2009 and notified her that he had been requested not to reply to our correspondence himself but that we will receive a reply in due course.

If your letter and demand is the reply that Chris Jones' has mentioned then we still claim that balance is incorrect and this is not a satisfactory reply to our questions.

For your reference, a copy of the recent correspondence about this incorrect balance sent to Chris Jones (and also Gavin Betty and Paul Russell) at CPM/RMG is enclosed with this letter.

Thank you and sincerely,

Mr. Bharat Karavadra and Mrs Shilpa Karavadra

EMAIL: the-mall-2@karavadra.net