

[Name and Address of Solicitor]

Borrower: Ruth Sipho Mlambo
Property: Apartment 54, Trimleston, Hamlet Lane, Balbriggan, County Dublin

Dear Sirs,

The Borrower executed a mortgage and charge (the **Mortgage and Charge**) dated 20 November 2006 in favour of EBS Building Society.

By Acquisition Conversion Scheme pursuant to Part XI of the Building Societies Act, 1989, confirmed and registered by the Central Bank of Ireland on 1 July 2011, all business and property including the mortgage book of EBS Building Society including the Society's rights and entitlements in respect of the Secured Liabilities and the Charge vested in EBS Limited, as it was then known, and now known as EBS d.a.c. (the **Bank**).

The Borrower is in arrears of payments arising and monies owing under the Mortgage and Charge which resulted in the Total Debt becoming immediately payable to the Bank under the terms of the Mortgage and Charge. Immediately thereafter the Bank became entitled to repossess and sell the Property. The Bank entered into possession of the Property on [].

The Bank is selling the Property as mortgagee in possession pursuant to its contractual right in the Mortgage and Charge and its statutory rights.

Date the day of 2020

Signed on behalf of EBS d.a.c.

Authorised Signatory

Print Name: