

2 APRIL 2019

Walker Morris instruction: 28-day order

Arrears stated in the dated document	Arrears in the firm's later reconstruction
£4,098.68	£0.00

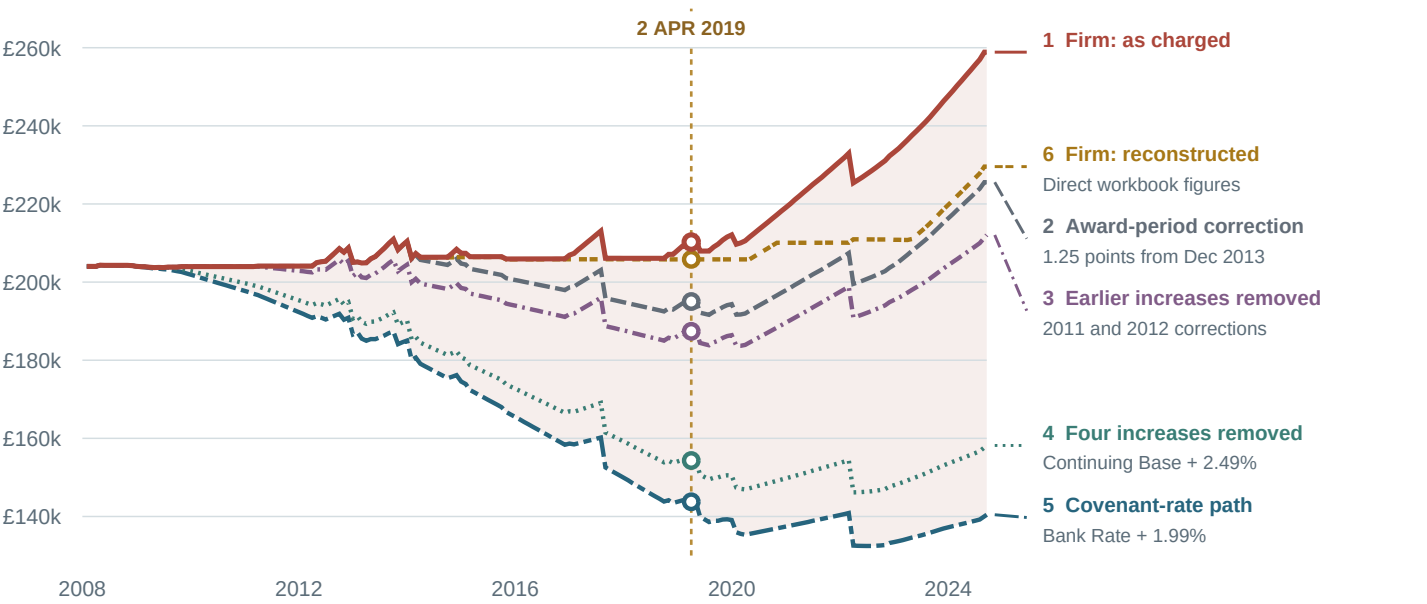
Dated figures; the firm's reconstruction was supplied on 9 June 2025.

FROM THE FIRM'S RECORD | 2 April 2019

"Please seek a 28 Day Order"

Co-op DSAR 2 (1), p.196; Period 2B, p.150

Balance paths: January 2008 to 16 September 2024



The lines compare balances, not arrears or cash held. Lines 1 and 6 are the firm's figures; lines 2-5 are my working calculations using the same recorded receipts.

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Balance path	Balance	Below firm
1 Firm: as charged	£210,247.87	-
2 Award-period 1.25-point correction, compounded	£195,030.53	£15,217.34
3 2011/2012 corrections from their dates, compounded	£187,395.58	£22,852.29
4 Four increases removed, compounded	£154,328.19	£55,919.68
5 Covenant rate: Bank Rate + 1.99%, compounded	£143,759.33	£66,488.54
6 Firm: reconstructed balance, direct figures	£205,815.90	£4,431.97

My case: the Ombudsman should assess where my account would stand if the covenant-rate path, or alternatively the four-increases-removed path, had been followed. Any time-limited redress and the reasoning based on the false mortgage acquisition date are separate questions.

Method. Line 2 uses posted interest cycles; its rate correction ends November 2022. Lines 3-5 use actual receipts, retained fees, daily/365 accrual and monthly capitalisation; exact-day balances include accrued interest. Line 3 deducts 0.75 points from March 2011, a total 1.25 from May 2012. History ends September 2024; no 2026 balance is projected.

Figures. E-CON-14 p.39; native Balance Reconstruction row 1933. The graph balance includes £22 solicitor costs posted that day, additional to the instruction form balance.