



whms

White Horse Mortgage Services

www.whms.co.uk



PRIVATE

Date	Action	Amount in Arrears	Days in Arrears	Multiple
01-Jan	Payment	£0		
31-Jan	Month End	£0		
01-Feb	Missed Payment	£500	0000-30	0000-2
28-Feb	Missed Payment	£500		
01-Mar	Missed Payment	£1,000		
01-Apr	Missed Payment			

YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOANS SECURED AGAINST YOUR HOME



**Counselling Gets Results
by Treating Customers Fairly**

Mortgage Arrears Results 2012
Whole year analysis for cases
completed in 2011

Analysed for the United Kingdom as a whole, for 2011, 2010 and 2009 and Regionally for 2011

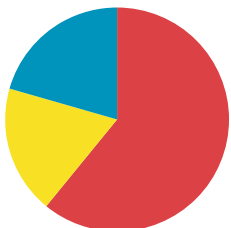
United Kingdom 2011
 United Kingdom 2010
 United Kingdom 2009
 West Midlands 2011
 East Midlands 2011
 North 2011
 North West 2011
 Yorkshire & Humberside 2011
 South West 2011
 South East 2011
 Greater London 2011
 East of England 2011
 Scotland 2011
 Northern Ireland 2011
 Wales 2011

Unemployment (Now Resolved)	8.90	9.72	9.04	10.23	10.06	8.92	8.60	8.07	10.00	9.41	3.82	9.28	10.00	3.52	14.09
Unemployment (Unresolved)	11.53	11.56	13.76	10.96	11.83	10.19	12.68	12.69	4.29	9.90	15.26	12.37	11.05	9.86	14.11
Reduced Income (Now Resolved)	17.65	17.98	16.08	13.26	21.89	21.66	18.28	17.58	25.00	19.31	15.27	18.04	14.21	8.45	20.13
Reduced Income (Unresolved)	22.82	20.15	20.83	24.62	15.98	16.56	22.58	23.34	22.14	25.22	31.30	18.56	21.58	28.87	24.83
Over Indebtedness (Now Resolved)	3.61	2.78	2.11	4.55	1.18	7.01	2.37	4.32	3.57	7.43	2.29	3.09	4.21	0.00	2.68
Over Indebtedness (Unresolved)	4.12	3.85	3.23	4.17	5.33	0.64	3.01	4.90	7.86	5.45	1.53	3.61	3.16	8.45	2.68
Financial Mismanagement	10.82	13.57	17.78	10.23	11.83	9.55	11.40	9.22	8.57	10.40	14.50	5.67	14.21	21.13	6.04
Relationship Breakdown	8.31	8.40	7.96	7.58	10.06	11.46	9.89	7.49	7.86	3.96	6.11	3.09	7.89	7.04	4.03
Ill Health (Recovered)	4.20	4.91	4.02	4.55	4.14	6.37	3.01	4.32	1.43	3.47	3.82	13.92	4.74	6.34	4.03
Ill Health (Long-term)	6.75	6.29	5.15	8.71	5.92	5.73	6.67	6.63	7.14	4.46	5.34	7.73	8.42	6.34	6.04
*Other Reasons	1.29	0.79	0.04	1.14	1.78	1.91	1.51	1.44	2.14	0.99	0.76	4.64	0.53	0.00	1.34

*Other Reasons include wilful non-payment, fraud and technical disputes

Notes: (1) Figures quoted are percentages of all cases analysed
 (2) Regions consistent with Government Regions
 (3) Regional data for 2010, 2009 and before is available on request

Reasons for Arrears 2011



Economic (Outside influence of borrower)	60.90%	Lifestyle (Under direct control of borrower)	18.55%	Personal (Circumstances suffered by borrower)	20.55%
Unemployment Now Resolved	8.90%	Over Indebtedness Now Resolved	3.61%	Relationship Breakdown	8.31%
Unemployment Unresolved	11.53%	Over Indebtedness Unresolved	4.12%	Ill Health - Recovered	4.20%
Reduced Income Now Resolved	17.65%	Financial Mismanagement	10.82%	Ill Health - Long term	6.75%
Reduced Income Unresolved	22.82%			Other Reasons	1.29%

Professional Services Provided to Mortgage Lenders and to Property Owners/Managers

Mortgage Arrears Counselling

Established in 1990, White Horse Mortgage Services is the premier provider of Mortgage Arrears Counselling in the United Kingdom and Southern Ireland, working for a large number of the major banks, building societies and other lenders.

We have an extensive national resource of professional experienced counsellors, with principally bank or building society managerial backgrounds and all trained in Arrears Counselling techniques.

Where our counsellors are able to meet with and speak to a borrower in difficulty, an acceptable solution can be found in greater than 86% of all cases. We are also able to provide comprehensive information on the property visited, together with reasons for the Mortgage Arrears.

Property Visits and Inspections

We can carry out any type of property visit from a simple "drive by" to ascertain the occupancy and external condition of a property and/or its immediate environment to a detailed inspection of the property.

We can also provide services for empty commercial or residential properties, and will deliver or collect documents that need to be handed over in person or that require a signature.

Bespoke Services

Our resources can be used to provide a nationwide service for a client's individual needs using our highly professional field force to represent them, including a comprehensive management service for properties with or without tenants.

Pre-Eviction and Possession Day Attendance

Our counsellors will ensure that occupants are preparing to leave the property on the date set by the Court and that they understand their responsibilities.

Where possible we will obtain forwarding and contact details. We can also attend the property on the day of possession, alongside the Court Bailiff, to check that the borrowers have fulfilled their responsibilities to the lender or property owner.

Post-Possession Recovery

Where a borrower has left a property with an outstanding balance owed, our counsellors can meet with the debtors and help them budget for repaying the debt.

Tracing

Our fast and efficient tracing service uses extensive national databases to locate individuals. If we are unable to make a positive trace in this way then we can instruct one of our professionally trained field operatives to carry out discreet enquiries at the last known address.

Unsecured and Commercial Loan Counselling

Our counsellors' skills and experience in finding solutions for mortgage borrowers can be equally successfully deployed when dealing with arrears problems for unsecured and commercial loans.

Rent Arrears Counselling

Local Authorities and private landlords can use our professional counselling service to help recover rent arrears, reduce bad debt and improve their cash flow.

Pre-Loan Assessment

This enables a lifestyle and affordability assessment to be added to the pre-loan information in compliance with the FSA's consultation paper 10/16.

Borrowers can also be informed about direct debits and collection dates, arrears policy and anything else that the lender wants to bring to their attention.

Post-Loan Completion Visits

This service is designed to ensure that borrowers understand the main terms and conditions of their loan and are happy with the service that lenders have provided. It is also an opportunity to get feedback about the loan process and to ensure contact details are established.

If you would like to know more about our services and how we can help in your Treating Customers Fairly initiative:

Telephone

01793 480202

www.whms.co.uk

E-mail: enquiries@whms.co.uk

Fax: 01793 495076

White Horse Mortgage Services Limited
Pembroke House, 1 Eastcott Hill, Swindon,
Wiltshire SN1 3JG, or DX 6240 Swindon 1