

Mr G Ramsay
Loan Free
30 Clarence Street
Southend-on-Sea
Essex
SS1 1BD

Mr & Mrs L. [REDACTED]
[REDACTED]
Faversham
Kent
[REDACTED]

12th February 2010

Dear Graham

RE: Picture Financial Loan

When we originally took out our Picture Loan secured on our home we did not realise the implications of the contract we signed and now realise we should not have taken the loan out in the first place.

Although it took a few months to get the money we are extremely grateful to your company for arranging £26,668 compensation award for our picture loan.

Therefore, we thought that we must take time to thank you and your company for helping us.

Yours sincerely

Lee & Kim [Signature]
[REDACTED]