

Ron Sandler
Executive Chairman

Northern Rock plc
By email and recorded delivery
Northern Rock House
Newcastle upon Tyne
NE3 4PL

20th November 2008

Dear Mr Sandler

Re: MORTGAGE ACCOUNT NO: XXXXXXXXXXXX

In line with the decision of Fanny Mae in America to spread a little Christmas cheer over the festive season by halting all home foreclosures until next year may I suggest the Board of Northern Rock propose to the Chancellor the bank adopt a similar benevolent attitude towards it's mortgage borrowers in these difficult times.

Apart from the obvious benefit to humanity it makes sound commercial PR and economic sense to work closely with your clients towards a satisfactory conclusion by operating affordable repayment schemes during the recession in stark contrast to empty houses that can't be sold in any event.

We are both aware my case history could be considered unique in terms of why I fell behind on mortgage repayments and the bank's extraordinary administration tactics to recover the debt could give rise to consumer concern accordingly please consider working with all parties involved in re-negotiating the terms of my mortgage agreement with Northern Rock plc to continue the transaction within a reasonable level of repayments I can afford to service during the recession.

Yours sincerely

Terry Armstrong