

Genazzano
Kingswood
Clondalkin
DUBLIN 22

Una

THIS IS MY LAST WILL AND TESTAMENT
I AM OF SOUND MIND I LEAVE ALL MY
POSSESSIONS MY APARTMENT AT
5 BROWNS COURT + MONEY + POLICIES +
BELONGINGS TO MY BEST FRIEND
MARY BUTLER WHO I HAVE NAMED
NEXT OF KIN I NAME BISHOP COX MY EXECUTOR
Celine Munk

J. Mast. Rev. Michael Cox. DD.
Joana Butler 8/3/11



Important Information Concerning Arrears on Your Account

ICS Building Society

If you are experiencing difficulties meeting your mortgage repayments, please contact us in the Collections Department on 01 611 3305 to advise why you are unable to adhere to the repayment schedule and to discuss how the situation may be rectified.

New Century House
1FSC
Mayor Street Lower
Dublin 1

You are advised that it is in your own interests to ensure that your income is being maximised and that a budgeted approach to expenditure is maintained. Independent free and confidential advice is available from the Money Advice and Budgeting Service on 1890 283438 and at www.mabs.ie or you may seek alternative independent advice.

Telephone 01 611 3000
Facsimile 01 3145
Email customerservice@icglink.ie

Please note that arrears may give rise to an adverse credit report being filed with a Credit Reference Agency. Such a report may be filed without further recourse to you and could impair your access to future credit from other financial institutions. Effectively, this means that you may have issues obtaining and being granted credit in the future e.g. for a new home/business loan etc. Please note that the adversity of the credit reference report will depend upon the level and length of arrears in your account.

Any sum not paid by its due date is subject to an additional interest charge at the rate of 0.5% per month or part of month (6% per annum), subject to a minimum of €2.54, from the due date until payment and is charged monthly on the arrears balance at the end of the month or as set out in your mortgage contract. This additional interest charge is intended to cover the lenders increased administration and related charges due to the Borrower's default. The charges and interest surcharges associated with arrears can be mitigated either by a) ensuring that your mortgage account does not go into arrears or b) applied charges can be mitigated by reducing the outstanding arrears balance and clearing the arrears as soon as possible. Please contact the Collections Department in order to discuss the arrears on your account and possible ways of mitigating associated charges and interest surcharges.