

Stewart & Co
Solicitors
666 Main Street
Ardcalloch
AR3 2AJ

Tel 01845 888 999
Fax 01845 888 000

e-mail LS@S&C.co.uk

25 January 2018
NS/LS/HUNT001-01

Detective Sergeant Douglas Hunter
Flat 1/1 Finnieston Grove
Glasgow

Dear Mr Hunter

Separation Agreement

Date of Separation: 19th June 2015

We refer to the above and to your meeting with our Louise Stewart of yesterday's date and thank you for taking the time to give us details of your separation from your wife Sarah Mary Hunter.

Following on from our discussion we have prepared a letter to Sarah's legal representative, a copy of which we enclose for your own records, and once we have had a response we will be in touch to discuss the next step in this matter.

In the meantime, we are enclosing the firm's terms of business letter and also advise as follows:-

1. Work to be carried out on your behalf: To advise you on your separation with your wife. Making contact with Mac & Co with a view to preparing an Agreement to facilitate contact with your two children, identifying and dealing with matrimonial assets and debts and other such further work as may be required in order to facilitate an agreement.
2. Fee: As discussed in our meeting, the hourly rate for the person carrying out your work is £175.00. There may be additional outlays throughout the course of the transaction that we may require upfront payment from you and we will advise you of this. Should you wish to initiate divorce proceedings there are additional court costs for this and we shall discuss this with you in more detail at that time.

3. Person carrying out work on your behalf: Louise Stewart is your primary contact and has overall responsibility for your business and for ensuring that you are satisfied with our service. Nicola Seenan is also familiar with this matter and will assist you if you cannot contact Louise. In the absence of either of these contacts, one of our support staff will ensure your enquiry is dealt with as soon as possible by another appropriate solicitor.
4. Identity of the person who you should contact if you are concerned in any way with the manner in which the work is being carried out – Nicola Seenan. Nicola is in charge of Client Relations at Stewart & Co.

You indicated in our meeting that your primary concern is contact with your children which you feel has been lessened recently. Further, you wish to close your joint bank account and have a formal arrangement in place for payments you are making for maintenance of the children. We have highlighted all of these issues in our letter to Mac & Co.

In the meantime, while we are waiting for a response, can you please provide us with vouchings in respect of both assets and debts accrued during the marriage. It is important for our calculations, and the basis of any formal written agreement, that all jointly owned assets and all debts are calculated. These calculations form the basis for entering into negotiations with Sarah and her solicitor with a view to agreeing a fair division of all assets and debts in terms of a Minute of Agreement. We will of course request the same vouching information from Sarah's representative. You have indicated that assets and liabilities are as follows:-

Assets:-

1. Matrimonial home at 42 South Facing Road, Drumbeg (approximate value £300,000 with around £150,000 outstanding mortgage to Bank of Scotland plc)
2. Standard Life policy (value unknown)
3. Council Pension in the name of Mrs. Sarah Hunter (value unknown)
4. Police pension in your sole name (value unknown)
5. Shares in Standard Life in your sole name (value around £4,000-£5,000)
6. Joint bank account (value unknown)
7. Volkswagen Golf in your sole name (approximate value of £10,000 with outstanding finance of around £5,000)
8. Volvo in your sole name (approximate value £5,000)

Liabilities:-

1. Credit card balance in your sole name (approximate balance £7,000)
2. Outstanding loan from your parents (£5,000)

Please advise us of any additions or omissions, or if you have any further detail to add.

You have not yet decided what you wish to happen to the matrimonial home. As of now Sarah is living there with the two children and you are paying the mortgage and utilities. This will be a point of our future discussions with Mac & Co and whether it is feasible for Sarah to take on the burden of the mortgage or if a sale and division of the free proceeds is a more practical solution with Sarah being able to purchase a more affordable house for herself and the children.

We can, of course, discuss all of this in more detail when we have had a written response.

You may wish to consider entering into Mediation with your wife. You said that you did have a very amicable relationship for a long time following your separation and you may both benefit from sessions to come to a mutually beneficial arrangement. Again, we can discuss this in more detail when you have had a chance to consider matters.

Next Step

As previously stated we have written to the solicitors representing Mrs. Hunter in order to detail your position. The aim is to negotiate a formal written agreement covering the aforementioned issues without the need for court action. We would be grateful if you could provide us with the necessary vouchings just as soon as possible so that we can prepare a Schedule of Matrimonial Assets & Liabilities which will aid us in proposing a fair division of the assets and debts.

We would like to take this opportunity to extend our thanks for your instructions in this matter and if you have any questions at all regarding the contents of this letter, or any other matter, please do give us a call.

Yours faithfully

Stewart & Co