

complaint

Mrs S complained about NRAM plc taking legal action against her because of arrears on her mortgage account. And she wanted more information about how the arrears were worked out.

background

Mrs S took out a mortgage with NRAM some years ago. But she's had money problems and sometimes she's missed making the monthly mortgage repayment when it was due. Or she's hasn't paid NRAM the full amount owing under her mortgage agreement. So, over recent years, mortgage arrears have been building up.

NRAM had tried to assist Mrs S by agreeing a number of payment arrangements which had broken down when Mrs S failed to make the agreed payments. It had sent regular statements and kept in touch with Mrs S over the phone so she was aware of the arrears situation.

NRAM was entitled to take action – including taking the case back to court. It had recently written to Mrs S to say unless she got in touch immediately, it would have little choice but to take this course of action as she hadn't complied with an agreed arrangement to pay.

Our adjudicator didn't recommend upholding the complaint on the basis that NRAM had dealt fairly and reasonably with Mrs S and hadn't done anything wrong. She urged Mrs S not to ignore NRAM's letters and recommended she contact NRAM to discuss the options open to her.

Mrs S wants an ombudsman to review what's happened, so this complaint has been passed to me.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. I agree with the adjudicator for the same reasons.

my final decision

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs S to accept or reject my decision before 15 February 2016.

Susan Webb
ombudsman