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Information Governance Team
Finance and Governance

accessinfo@southwark.gov.uk

Date 10 August 2018

Ref: 958210

Mx A Oluleye

Via Email

request-501847-6f6f487b@whatdotheyknow.com

Dear Mx Oluleye

Your request for information

Thank you for your request for information, which we received on the 26 July 2018. Your request has been reviewed and responded to as a legal obligation pursuant to the Freedom of Information Act 2000.

Your request

I am looking for data on homeowners that are behind on their mortgage payments. They may have had a court hearing and have fallen into arrears. We buy houses quickly so we want to offer the vendors a solution to this and offer our service. I know the court hearings are public data and it can be requested, so could you please supply us with this data?

Our response

We confirm that we do not hold information on homeowners who have fallen behind on their mortgage payments. Court hearing data constitutes information that may be held in the records of relevant courts, and is not information that is held by Southwark Council. Under section 1(1)(a) of the Freedom of Information Act 2000, we confirm that we do not hold the requested data.

Under our duty to advise and assist, we advise that any requests for information held by courts should be requested directly from the relevant court.

Please note that under the Privacy and Electronic Communications (EC Directive) Regulations 2003 Southwark Council ask not to receive unsolicited marketing communications.

You are free to use the information provided for your own purposes, including any non-commercial research you are doing and for the purposes of news reporting. Any other re-use, for example commercial publication, requires the permission of the copyright holder. If you have any queries or concerns then please contact us using the above details.

If you are unhappy with the service you have received in relation to your request and wish to make an appeal for a review of our decision, you should contact us at accessinfo@southwark.gov.uk, quoting the reference number above.

If you are not content with the outcome of your appeal you may apply directly to the Information Commissioner for a decision. Generally, the Information Commissioner cannot make a decision unless you have first exhausted our internal appeal procedure and you should contact her within 2 months of the outcome of your internal appeal. Further information on the Freedom of Information Act is available through the Information Commissioner at www.ico.gov.uk.

Yours sincerely

Matthew Couch

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