

## Debt Recovery

### County Court Debt Claims

At Gullands, our litigation department deals with all aspects of private and commercial debt recovery. Our lawyers have a wide range of experience and expertise, and we are confident that we can provide you with excellent personal service and professional representation.

Before taking any action, it is important to consider who owes you money and whether they have the means to pay the debt and any assets against which a judgment can be secured - if not, you may be throwing good money after bad.

Initially, a letter before action is sent to the debtor warning them that court proceedings will be issued if payment is not received by a given date. Often, the mere threat of court proceedings is sufficient to elicit payment. For a fixed fee of **£40 plus VAT**, we will take your instructions, prepare and send the letter before action, and report to you with any response from the debtor.

### Undisputed Debts

If payment is not forthcoming, we can issue proceedings on your behalf.

We will prepare the Claim Form and Particulars of Claim - which set out the amount of the debt and the

basis on which it is claimed - calculate any interest due and file these papers with the Court. If the Claim is undefended, we will then calculate any further interest which has accrued and request that judgement be entered in your favour.

For dealing with the Court as described above, we charge the following fixed fees, exclusive of VAT and the Court Fee:

Claim	Fee
Up to £5000	£130
Between £5000 & £25000	£200
Excess of £25000	£250

Bear in mind that, in order to issue proceedings, a fee has to be paid to the Court, which ranges from £30 for relatively small debts, to £1530 for large debts in excess of £25000. However, when a claim is undefended and judgment is entered in your favour, this judgment will also include an order that the debtor pay the issue fee plus a fixed sum in respect of legal costs. This fixed sum ranges from £72 to £130, depending on the amount of the original claim.

### Disputed Claims

If the debtor submits a defence to your claim, the fixed fees outlined above will apply to the work completed to that point. Future costs will then be charged according to our usual hourly rate, if you wish us to continue acting on your behalf. We can provide you with advice on the merits of the defence and an estimate of future costs.

### Enforcing judgment

Once we have obtained judgment on your behalf, we can advise on methods of enforcing the judgment and associated costs.

### CONTACT DETAILS

Telephone: 01622 689704

Ask for Anna Golding or Jacqueline Beadle

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Regulated by the Solicitors Regulation Authority



**Experts in your interest**

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## GULLANDS USEFUL NUMBERS

### COMMERCIAL CLIENTS

Your Business	+44 (0) 1622 689702
Commercial Disputes	+44 (0) 1622 689704
Construction	+44 (0) 1622 689718
Employment	+44 (0) 1622 689755
Agriculture	+44 (0) 1622 689770

### PRIVATE CLIENTS

Wills & Tax Planning	+44 (0) 1622 689706
Individual Disputes	+44 (0) 1622 689704
Your Family	+44 (0) 1622 689713
Your Home	+44 (0) 1622 689701
Notarial Services	+44 (0) 1622 689750

The Criminal Courts (Including Driving Offences)

Emergency Numbers	+44 (0) 7866 492098
Or	+44 (0) 7855 375184

## DEBT RECOVERY SERVICE

