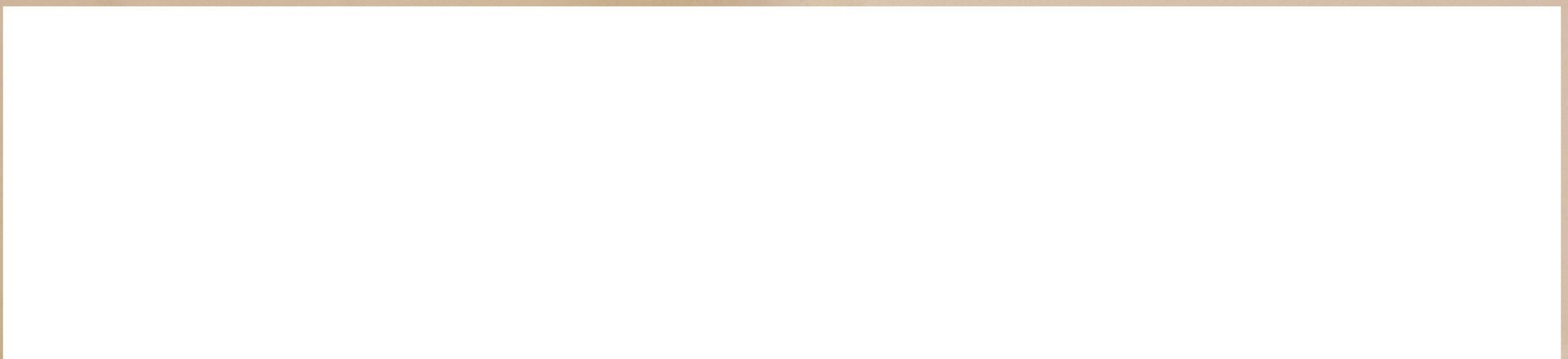


24/07/2019



We don't seem to have heard from you following our letter of 26/11/2018.

In our letter of 01/08/2018 (copy enclosed) we sent you all the relevant documents and information relating to the account and explained our client's position.

We want to work with you to come to an arrangement that works for you and brings you closer to being free of this debt. Please complete and return the income and expenditure form enclosed within 21 days of the date of this letter along with any settlement proposals you would like to put forward to our client.

If we don't hear from you then unfortunately the next step is for us make an application to lift the stay on proceedings.

What does lifting the stay mean?

By making an application to the Court to lift the stay we are asking the Court to restart proceedings, set directions for next steps for both parties and list the case for a hearing where both parties points will be heard and the judge will make a decision on the case. Should the Court decide in our client's favour, this may result in a County Court Judgment being obtained against you. Our client would also ask the Court for the costs that they have incurred as a result of the court action taken and these costs will be added your debt.

What do I do next?

Our client wants to work with you to settle this matter without further court action. Please complete and return the enclosed income and expenditure form

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within 21 days of this letter with your settlement proposals. Should you want to get in touch you can call or e-mail us, whichever suits you best. Our e-mail address is info@mortimerclarke.co.uk, if you would prefer to talk to us please contact our office on **0333 1214454** between 8:00am to 8:00pm Monday to Friday or 9:00am to 1:00pm on Saturdays.

As explained above, if we don't hear from you, or we can't reach a settlement agreement within 21 days of this letter, our client has instructed us to make an application to lift the stay on proceedings.

We look forward to hearing from you.

Yours faithfully

Mortimer Clarke

Mortimer Clarke Solicitors

DEFSETT
14/08/2019

We write with reference to the above matter.

Firstly, we would like to thank you for providing an offer of settlement in this matter. Our client has instructed this firm to reject your offer given the current balance outstanding.

Our client is willing to offer you a **25% discount** on the outstanding balance of £1005.42. This equates to a settlement sum of £754.07. Our client is willing to accept this sum in reasonable and affordable monthly instalments.

If you would like to take advantage of this discount settlement and avoid the need for further court proceedings, please complete the enclosed statement of means form detailing your financial position and return it to us within 14 days. Please note, this settlement proposal is available for 14 days, after which it will be automatically withdrawn.

If you agree to this settlement proposal we may be instructed to send you a Tomlin Order detailing the settlement agreement. The Tomlin Order would contain terms that our client will not be entitled to apply for a county court judgment against you, whilst you are regularly repaying the balance under the agreed settlement terms.

We confirm that should you not wish to enter into a settlement arrangement, we have previously received instructions to make an application to lift the stay and proceed to a hearing.

We trust that this is not necessary and look forward to hearing from you within 14 days.

Yours faithfully

Mortimer Clarke

Mortimer Clarke Solicitors

DEFPRESJN

27/08/2019

We don't seem to have received a response to our previous letters.

In our letter of 01/08/2018 (copy enclosed) we sent you all the relevant documents and information relating to the account and explained our client's position.

We want to work with you to come to an arrangement that works for you and brings you closer to being free of this debt. Please complete and return the income and expenditure form enclosed within 21 days of the date of this letter along with any settlement proposals you would like to put forward to our client.

If we don't hear from you then unfortunately the next step is for us to make an application to lift the stay on proceedings and request summary judgment.

What does lifting the stay and requesting summary judgment mean?

By making an application to the Court to lift the stay and award summary judgment we are asking the Court to restart proceedings, consider our client's claim and your defence and make a decision on the case. Should the Court decide in our client's favour, this may result in a County Court Judgment being obtained against you. Our client would also ask the Court for the costs that they have incurred as a result of the court action taken and these costs will be added to your debt.

What do I do next?

Our client wants to work with you to settle this matter without further court action. Please complete and return the enclosed income and expenditure form

within 21 days of this letter with your settlement proposals. Should you want to get in touch you can call or e-mail us, whichever suits you best. Our e-mail address is info@mortimerclarke.co.uk, if you would prefer to talk to us please contact our office on **0333 1214454** between 8:00am to 8:00pm Monday to Friday or 9:00am to 1:00pm on Saturdays.

As explained above, if we don't hear from you, or we can't reach a settlement agreement within 21 days of this letter, our client has instructed us to make an application to lift the stay on proceedings and request summary judgment.

We look forward to hearing from you.

Yours faithfully

Mortimer Clarke

Mortimer Clarke Solicitors