

THE STAGES OF DEBT RECOVERY WORK WE UNDERTAKE

Number	Stage	Work Included	Likely Timescales
1	Batch Seven Day Demand For Payment Letters	A bespoke letter of demand is created for use on receipt of your batch instructions to issue demand letters (suitable for 10+ letters at a time). This is a batch letter sending service only and instructions will need to be received in the format of a spreadsheet we will provide.	We will agree timescales with you but usually aim to issue batch LBA instructions within 2-7 days of instruction.
2	Pre Action Recovery	This is our full pre-action service in which we will send a letter before action tailored to each individual instruction, following up with the debtor pro-actively with telephone calls, emails and letters. We will claim all your contractual entitlements.	This stage usually takes between 2-6 weeks, depending on whether your debtor is an individual or not.
3	Issuing County Court Proceedings	<p>a. Debt claims - small claims (claims under £10,000)</p> <p>We will draft a claim form and particulars of claim and file these with the County Court. We will include with the claim all your entitlements pursuant to the contract plus fixed costs.</p> <p>b. Debt claims - fast track claims (between £10,000 and £25,000)</p> <p>We will draft a claim form and particulars of claim and file these with the County Court. We will include a claim for all your contractual entitlements and costs.</p> <p>c. Debt claims - multi track claims (over £25,000)</p> <p>We will draft a claim form and particulars of claim and file these with the County Court. We will include a claim for all your contractual entitlements and costs.</p>	It usually takes up to 14 days after conclusion of Stage 2 above to lodge the papers with the County Court Money Claims Centre. How quickly the claim is served on the debtor often depends on how quickly the Court deals with the paperwork.

4	Issuing High Court proceedings and service on the debtor.	We will draft a claim form and particulars of claim and file these with the High Court. We will include a claim for all your contractual entitlements and costs.	It usually takes up to 14 days after conclusion of Stage 2 above to lodge the papers with the High Court. How quickly the claim is served on the debtor often depends on how quickly the Court deals with the paperwork and the method of service required.
5	Judgment or Admission	We will seek default judgment at the earliest opportunity (either the expiry of 14 or 28 days after service of the claim form, depending on whether an acknowledgement of service is filed), and/or respond to admissions. Once default judgment is received, we will serve it on the debtor and demand payment.	The timescale for default judgment to be issued once a request is made often depends on the Court, but it is likely to be received within 2 weeks of request.
6	Defended matters	We will advise you on the merits of any defence filed, draft a formal reply if required, comply with directions, draft further statements of case, witness statements, costs schedules, undertake any necessary disclosure exercise on your behalf and arrange attendance at hearings.	It usually takes up to 14 days after conclusion of Stage 2 above to lodge the papers with the County Court Money Claims Centre. How quickly the claim is served on the debtor often depends on how quickly the Court deals with the paperwork.
7	Settlement	Work done may include negotiating with the debtor and advising you on settlement proposals or arrangements, including drafting and filing consent orders or settlement agreements.	Timescales for settlement negotiations can vary.
8	Enforcement of Judgments	If the debtor does not respond to the judgment within 7 days, we will advise you on enforcement of judgments including charging orders, insolvency proceedings, attachment of earnings and high court enforcement.	Typically we can issue your preferred enforcement option within 7 days of your instruction. Matters usually take between 6-8 weeks.
9	Other work	It is difficult to outline all of the other work that may be required, but may include tracing a debtor, pre-action investigations, dealing with debtors located out of the jurisdiction, defending a counterclaim, applications for strike out, summary judgment, setting aside judgment or statutory demands, mediations and other work.	We will provide you with estimated timescales for any work falling within this category.