

Adams & Remers



# A&R. Collect & Protect

## Debt Recovery Services

Unlock your cash flow with debt recovery services from Adams & Remers. We offer cost-effective recovery of commercial debts for businesses of all sizes.

We suit the method of recovery to the nature of the debt and debtor circumstances. Our range of cost options mean that you will know in advance how much it will cost you and what costs and fees could be recovered.

As solicitors, we are able to utilise a full range of recovery and enforcement procedures, offering you a professional solution to recovering money owed to your business.

We do this by:

- Sending strong letters of demand
- Serving statutory demands
- Issuing court proceedings
- Obtaining and enforcing judgments

**These are the various steps we can take to recover your money :**

### Letter before action

This is usually the first step that is taken to recover money owed. It sets out the amount owed and states a date for payment. In our experience, such letters can result in quick recovery at minimal cost.

In certain circumstances, a particular procedure known as a Pre-Action Protocol may need to be followed.

We will advise you if the procedure would apply to your case.

## Court action

If a letter before action does not produce payment, then court action can be taken. Claims will usually be issued in the County Court but high value claims are issued in the High Court. The claim will include a claim for interest and costs where appropriate.

## Statutory demands

Statutory demands are prescribed forms of demand that can be served on an individual or a corporate body if an amount of at least £750 is owed and in circumstances where the amount owed is not the subject of any dispute. No court action is involved at the service stage. There are different forms and rules that apply to individuals and corporate bodies respectively.

Although often effective, it is necessary to bear in mind that the courts do not favour the use of Bankruptcy or Winding Up Petitions for the purposes of debt recovery. We will advise you of their appropriate use.

## Enforcement of Judgment

Once a judgment has been obtained, the debtor may still not pay the money owed. It would then be necessary to enforce the judgment through the Court.

There are several ways of doing this:

### i) Warrant or Writ of Execution

County Court bailiffs, and in the High Court, Sheriff Officers are employed to carry out enforcement procedures which often include the seizure of goods to satisfy the judgment debt.

### ii) Charging Order

The registration of the judgment debt as a charge against the debtor's property.

### iii) Attachment of Earnings

This is an effective method of recovery where the debtor is unable to pay a lump sum and has no substantial assets other than a salary.

### iv) Third Party Debt Order

We will advise you on the most effective methods of execution dependant on the particular case.

For further information and for details of our charges, please contact us.

## Contact



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