

Our Ref: PI/78312/193
Your Ref: S28453

MR CARPET LIMITED
32 RIVERSIDE ROAD
LONDON
SW17 0BA
FAO DAVID GUYAN

PRE-ISSUE SECTION
LLOYDS CHAMBERS
19-21 SEAVIEW ROAD
WALLASEY
CH45 4TH
All calls may be recorded
and monitored
Tel : 0151 630 8001
Fax : 0151 630 8000

V.A.T. REG No: GB 243 0890 18
DX20063 WALLASEY
client.care@thomashiggins.com

18/10/2016

Dear Sirs,

Re : MR CARPET LIMITED V MRS S SCHREITER
A/c: S28453

We enclose copy correspondence we have received.

However, as you will appreciate at this stage of the proceedings we do not ourselves become involved in corresponding directly with the Defendant and/or Solicitors direct. When copy correspondence, invoices etc, are requested or a query is raised it is much simpler for you to respond or forward this directly on to the defendant and/or Solicitors.

We are sure you will understand that because we only charge £2.00 plus vat for our Letter Before Action it is not cost effective for us to enter into protracted pre-action correspondence at this stage.

If there is a dispute alleged, we must advise you that the Civil Procedure Rules have introduced certain practice directions and pre-action protocols that the parties are expected to follow prior to issuing proceedings. Where a party fails to follow the procedure laid down in them, the Court has wide powers to penalise the offending party, usually this will be an adverse costs penalty which could be substantial.

There is no specific protocol that relates to debts, but there is a Practice Direction on Pre-Action Conduct that states that where there is a dispute the parties are expected to act reasonably and fairly and make every effort to resolve the matter, with court proceedings being a last resort. This includes a procedure to follow and to consider whether there is a genuine dispute. We enclose a copy for your information and consideration.

There is a specific reference that relates to debts that are owed by an individual (as opposed to a Company) Annex B of the practice direction set out the information that should be provided to the Defendant.

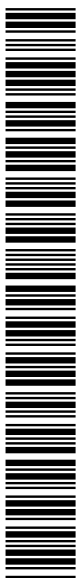
In addition, if there is a dispute we are duty bound to advise you that there are other methods of attempting to resolve the matter, rather than litigating the matter through the Courts. These include mediation or some other alternative dispute resolution (ADR), arbitration or other formal processes. Indeed, there may be costs sanctions if a party unreasonably refuses ADR.

If after considering this you still wish to proceed and your claims is less than £10,000 please send your court action instructions in the usual way.

Where your claim exceeds £10,000 **please sign and return to us this letter** together with a copy of your response to the Defendant and/or Solicitor's correspondence. **We will also require the completed Court Action Instruction Form to enable us to issue proceedings against your debtor.**

Signature.....

Date.....



B161018W00492C



I CONFIRM I DO NOT BELIEVE THIS DEBT IS GENUINELY DISPUTED AND/OR WE HAVE COMPLIED WITH THE REQUIREMENTS OF THE PROTOCOL/PRACTICE DIRECTION ON PRE-ACTION CONDUCT AND WISH MY SOLICITORS TO ISSUE PROCEEDINGS IMMEDIATELY.

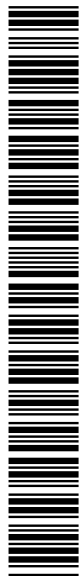
Enc:

Yours faithfully


Thomas Higgins

THOMAS HIGGINS LIMITED

RTM



A161018W00492C



Thomas Higgins Limited
Lloyds Chambers
19-21 Seaview Road
Wallasey
CH45 4TH

15/10/16

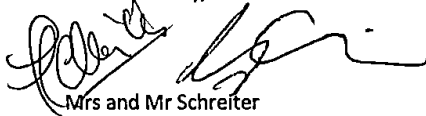
Re: Mr Carpet Limited

Dear Mr Higgins,

This is to inform you that we have filed a money claim against Mr Carpet. The claim was issued on the 20th September.

Claim number: C8QZ7H6D

Yours sincerely,



Mrs and Mr Schreiter
18 Richmond Park Road
London SW14 8JT