

ENFORCEMENT ACTION:

PLEASE NOTE: any additional enforcement costs will be added to the outstanding debt already owed.

WARRANT OF EXECUTION:

Once a County Court Judgment (CCJ) has been registered against you, the creditor can then apply to the County Court for a Warrant of Execution to be taken out against you. This allows a certificated bailiff to enter your property and remove items of value to help recover the costs of the debt owed.

ATTACHMENT TO EARNING:

If you are in Employment and a CCJ has been registered against you, the creditor can apply to the court for an Attachment to Earnings order. This means your employer will be notified of this order and payments towards your outstanding debt will be taken directly from your salary. Your employer can also charge an administration fee of £1.00 per deduction. Deductions will only stop at the request of the court, you cease employment or the debt is paid in full.

CHARGING ORDER:

If you are a homeowner, the creditor who has registered a Judgment against you, can apply to the court for a 'charge' to be made against your property (a house or a piece of land). This means the debt outstanding will be secured against your property. If the property is sold, the debt outstanding will be paid first before any proceeds of the sale is given to you (debtor).

THIRD PARTY DEBT ORDER:

This is an order of the court that FREEZES money held by a person, organisation or institution, such as a bank or building society. The person or organisation holding the money is referred to as the 'third party'. The order will prevent you (debtor) from having access to the money until the court has made a decision on whether or not monies should be paid your Creditor.

STATUTORY DEMAND:

Must be formally served (hand delivered in person to the debtor). This is a legal notice from the creditor giving you 21 days to settle the debt otherwise a bankruptcy petition may be issued against you.