Debt Recovery Flowchart

HardingEvans solicitors

```
LBA sent to debtor
        │
        ▼
  ┌───────────┐
  │    LBA    │── Yes ──▶ Full payment made ──▶ Monies forwarded ──▶ Close File
  │acknowledged│                                   to client
  │ by debtor? │
  └───────────┘
        │
       No
        │
        ▼
HE commence          Debtor offers ── Accept ──▶ Monitor payments ── Maintain ──▶
proactive collection  instalment
steps. Successful?  ── Yes ──▶
                          Reject
                     Debtor disputes or        Default
                     refuses to pay ──────▶ Consider Court Proceedings ── No ──▶ Close File
        │
       No                                          Yes
        │
        ▼
HE request client              Account to client. Close File
instructions on whether
court proceedings should  ── Yes ──▶ Claim Form ──▶ Debt admitted ──▶ Request ──▶ Judgment ── Yes ──▶
be commenced                          Issued                          Judgment    Paid
                                                   No response                     No
                                                   Part admission                  Enforce. See
                                                                                   Enforcement
                                                   Disputed ──▶ Transfer to our    Flowchart
                                                                Dispute Resolution
                                                                Team
```