

DEBT RECOVERY (UP TO £100,000)

Our team has over 74 years of collective experience in delivering high quality work in debt recovery and also in defended litigation matters.

With regard to debt recovery matters up to a value of £100,000, we have three members of the team who may work on your matter but, regardless of who works on the case, they will be supervised by Karen South, Partner and Head of Litigation.

1. Karen South LLM

Karen is a solicitor and is the head of our team. She has over 30 years' experience in litigation matters.

Karen qualified as a solicitor in 1990 and has a Masters-in-Advanced Litigation from Nottingham University. Karen's career has always been focused on litigation – employment and probate matters.

2. Debbie Morgan

Debbie is a Chartered Legal Executive who qualified in 1993. She deals with family, landlord & tenant and litigation matters including debt recovery. Over the years, she has undertaken a great deal of advocacy (i.e. speaking in Court) in both family and civil matters.

Debbie joined KPM Solicitors LLP in 2008.

3. Louise Axon

Louise is a Paralegal and has 10 year's experience as Karen's PA and now paralegal –

We charge by a timed rate as follows

Karen South £325 per hour

Debbie Morgan £295 per hour

Louise Axon £225 per hour

Court Claims Up to £100,000

These costs apply where your claim is in relation to an unpaid invoice which is not disputed and enforcement action is not needed. If the other party disputes your claim at any point, we will discuss any further work required and provide you with revised advice about costs if necessary, which could be on a fixed fee (e.g. if a one-off letter is required), or on an hourly rate if more extensive work is needed.

In our experience the costs can range from £2-3000 plus Vat for a claim of up to £5000. For claims of £10-20,000.00 the average range of costs is £3000 up to £10,000.00 depending on the complexity of the matter and the level of documents to consider.

For claims of £20,000.00 up to £100,000.00 the fees would be agreed with you after our initial investigations as all cases are unique and each turn on their own particular facts.

We also always discuss the level of costs with you – against the benefit of the claim so that costs do not exceed the value of the claim

Debt Value	Court fee
Up to £300	£35
£300.01-500	£50
£500.01-£1,000	£70
£1,000.01-£1,500	£80
£1,500.01-£3,000	£115
£3,000.01-£5,000	£205
£5,001.01-£10,000	£455
£10,000.01-£100,000	5% of the claim

You cannot claim our costs back from the other party. However, you can add a fixed amount to the total claimed which is added to the judgment debt as follows:-

On issue of a claim up to £500 (depending on how many defendants and whether the claim is served by the court or personally)	Between £50-75
On issue of a claim between £500.01-1,000 (depending on how many defendants and whether the claim is served by the court or personally)	Between £70-95
On issue of a claim between £1,000.01-£5,000 (depending on how many defendants and whether the claim is served by the court or personally)	Between £80-105
On issue of a claim over £5,000 (depending on how many defendants and whether the claim is served by the court or personally)	Between £100-125

In addition, you can also add a further sum to the amount claimed if judgment is entered which ranges between £22-70 depending on whether the defendant returns an acknowledgment of service or an admission form to the Court.

If you wish to proceed with a claim, please note:-

- The VAT element of our fee cannot be reclaimed from your debtor.
- Interest and compensation may take the debt into a high banding, with a higher cost.
- The costs quoted above are not for matters which are defended. We will charge at our hourly rate for any defended cases.
- The costs quoted above are not for matters where enforcement action, such as the bailiff, is needed to collect your debt once a County Court Judgment has been granted by the Judge.
- If you would prefer to proceed by way of bankruptcy proceedings, please let us know and we shall provide an estimate as to the likely costs.

Our fee includes the following:-

- Taking your instructions and reviewing the documentation.
- Undertaking appropriate searches.

- Sending a Letter of Claim.
- Receiving payment and sending to you, or if the debt is not paid, drafting and issuing a claim at the Court.
- Where no Acknowledgment of Service or Defence is received, applying to the Court to enter Judgment in default.
- Where Judgment in default is received, writing to the other party to request payment.
- If payment is not received within 14 days, providing you with advice on next steps and likely costs.

If a claim has to be issued at the Court and the other party pays promptly on receipt of judgment in default, we would estimate that you would receive payment within approximately 8-12 weeks from the date of receipt of instructions from you.