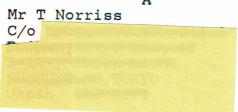


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Telephone: +44 442 231300



8 October 1999

Our Ref: 9154.576.oss1

Dear Mr Norriss,

Outstanding Balance of £10,623.00 Due To Cater Allen Bank (Jersey) Ltd relating to services on 0/00/00.

We are a debt collection agency based in the United Kingdom. Our client has instructed us to recover this debt, still outstanding despite their reminders. The agreements under the Hague Convention and Bilateral Conventions between your country and the United Kingdom enable us to carry out legal proceedings against you for this amount. The necessary papers are being prepared now.

UNLESS WE RECEIVE PAYMENT FOR THE FULL AMOUNT BY NOON ON 29/10/99, WE WILL ADVISE OUR CLIENT TO COMMENCE PROCEEDINGS WITHOUT FURTHER NOTICE OR DELAY.

An adverse court judgment could then make it extremely difficult for you to obtain credit from other sources in either the United Kingdom or abroad. In addition, you would be responsible for legal costs.

In your own interest, make the payment IMMEDIATELY so that our legal department can withdraw their action in time.

Make your payment by express money transfer through your local bank to NATWEST UK Sort Code, (60-10-33), Account No. 78403820 quoting reference '9154.576'.

Any dispute must be notified to me in writing by Air Mail, supported by clear documentary evidence.

Yours faithfully,

Tom Lync't Litigation Manager

Hemel Hempstead England 8 October 19

## **P&J** Debt Collection Services

1 Sovereign Park, Cleveland Way, Hemel Hempstead, Hertfordshire HP2 7DA Tel: 01442 848503 Fax: 01442 230064

