



===This is a test letter by Kevin Beckett===

Mr Egle Zukauskait Zukauskaite  
4 Gelder Road  
Leeds  
LS12 3UF

1512559

12-Dec-16

**WITHOUT PREJUDICE**

Dear Mr Egle Zukauskait Zukauskaite

Re: SULCO (Street UK)

Amount Due: ?£1,155.08

We refer to the above account which, at today's date,  
remains outstanding.

You have made no satisfactory response to earlier requests  
for settlement of this account, and we must now advise you  
that unless a substantial payment is received at this office  
within the next seven days, together with satisfactory proposals  
for repayment, we may advise our client to issue a formal  
Statutory Demand, under the Insolvency Act 1986. If ignored,  
this Document could, twenty-one days after presentation, enable  
our Client to petition for your Bankruptcy.

If you are Adjudicated Bankrupt a Trustee would be appointed to  
investigate your affairs, your assets could be sold, your credit  
would be restricted, you might not be able to hold a bank  
account, and the Trustee may take control of your earnings.

If you are in any doubt about the effect of Bankruptcy action  
you should consult a Solicitor.

You have the opportunity to avoid the above situation by  
forwarding settlement direct to VIL COLLECTIONS at the above

Vilcol  
Vilcol House  
97 Ewell Road  
Surbiton  
Surrey KT6 6AH

**t** 020 8390 9988  
**f** 020 8390 9902  
**e** [service@vilcol.com](mailto:service@vilcol.com)  
**w** [www.vilcol.com](http://www.vilcol.com)

Village Investigations Limited  
trading as Vilcol  
Company Registration No. 2267884  
VAT Registration No. 528 0207 70  
Authorised and regulated by the  
Financial Conduct Authority  
Data Protection Act Registration No. Z5416



address by return of post.

Yours sincerely

Personal Bankruptcy Unit

Vilcol  
Vilcol House  
97 Ewell Road  
Surbiton  
Surrey KT6 6AH

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Mrs Rebecca Thompson  
22A Ryton Road  
Sheffield  
S25 2QZ

1511930

21-Dec-16

SULCO (Business Finance Solutions)  
Outstanding £10,411.31

Dear Mrs Rebecca Thompson

This account remains outstanding.

Payment must be received into these offices to prevent further recovery action.

If immediate payment is not possible you must:-

- 1) Send us an income and expenditure statement detailing your current financial circumstances.
- 2) Outline your proposals for settlement on a weekly or monthly basis.
- 3) Advise us of a telephone number on which we can reach you.

Or telephone our Collections Department on 020 8339 6363 as soon as you receive this letter and one of our trained advisors will be happy to agree an affordable and sustainable arrangement with you.

Yours faithfully,

VIL COLLECTIONS