

In the County Court Business Centre Online Court

Claim number: CF91-BK65

Claimant: Jan Clarke

Defendant: Mary Richards

Date: 8th September 2017

Dear Mary Richards,

You have not replied to the money claim made against you. This means Jan Clarke has asked for a County Court Judgment (CCJ) to be made against you. A CCJ may make it harder to get credit, such as a mobile phone contract, credit card or mortgage.

Details of this CCJ will be entered on the Register of Judgments, Orders and Fines. Your name will stay on this Register for 6 years unless you pay the total amount you owe on or before 6th October 2017.

The court therefore orders that you must pay Jan Clarke:

£1500.00

£68.20

£75.00

£1643.20

Contact Jan Clarke to arrange payment of the debt.

You should use a payment method which gives you proof that you have paid, such as bank transfer. Keep receipts for all payments you make. If you pay by cheque or postal order, send your name, address, claim number with your payment.

You should allow at least 4 days for your payment to reach the claimant.

If you pay the claim on time

You can apply for a certificate of cancellation to get your name removed from the Register of Judgments, Orders and Fines using [form N443](#).

If you pay after 1 month

You can apply for a certificate of satisfaction to get your debt marked as 'satisfied' in the Register of Judgments using [form N443](#).

Your name will stay on the Register of Judgments, Orders and Fines for 6 years but people searching it will see that you've paid.

If you don't pay

Jan Clarke can ask the court to collect payment from you if you don't pay. They could:

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| <ul style="list-style-type: none">• send bailiffs to collect payment - if you don't pay, the bailiff will visit your home to see if anything can be sold to pay the debt |
| <ul style="list-style-type: none">• get money deducted from your wages to pay the debt |
| <ul style="list-style-type: none">• freeze assets or money in an account |
| <ul style="list-style-type: none">• charge your land or property - this means your land or property could be sold to repay your debt. |

Appeal the judgment

If you did not get the claim form, you can ask for the judgment to be cancelled ('set aside'). If the judgment is set aside, the court will take your entry off the Register.

To get a judgment set aside, fill in the [application notice \(N244\)](#) and send it to the court.

You may have to pay a [court fee](#) of £255. You may get this money back if the judgment is set aside.
