

IN THE COUNTY COURT

Claim No: 14589234

BETWEEN

Jordan M. Ellis

Claimant

-and-

Casey R. Thompson

Defendant

PARTICULARS OF CLAIM

1. Parties:

1.1 The Claimant is Jordan M. Ellis, residing at 123 Bridge Street, Cambridge, CB2 1UF, UK.

1.2 The Defendant is Casey R. Thompson, residing at 456 Park Lane, Oxford, OX1 3JD, UK.

2. Background:

2.1 On March 15, 2022, the Claimant loaned the Defendant a sum of £20,000 (the "Loan").

2.2 The Loan was provided to the Defendant through a bank transfer from the Claimant's account to the Defendant's account.

2.3 It was an express or implied term of the agreement that the Loan would be repaid by September 15, 2022, in full.

3. Failure to Repay:

3.1 Despite repeated requests and reminders, the Defendant has failed and/or refused to repay the Loan as agreed.

3.2 The Claimant sent a formal demand for repayment via a legal notice dated October 1, 2022, which required payment within 14 days, but the Defendant has not complied with this demand.

4. Legal Grounds:

4.1 The Defendant's failure to repay the Loan constitutes a breach of contract.

4.2 The Claimant relies on the following laws and principles:

4.2.1 The Law of Contract: The agreement between the Claimant and the Defendant to loan and repay money is a valid and enforceable contract under common law.

4.2.2 Section 69 of the County Courts Act 1984: The Claimant seeks statutory interest at 8% per annum from the date the Loan became due until the date of judgment or earlier payment.

5. Defendant's Financial Conduct:

5.1 The Claimant is aware that the Defendant has a poor credit history, as documented in credit bureau reports, which indicates a pattern of failing to meet financial obligations.

5.2 The Claimant submits that this poor credit history, along with the Defendant's refusal to repay the Loan, demonstrates a clear intention to avoid repayment.

6. Claimant's Losses:

6.1 As a direct result of the Defendant's failure to repay the Loan, the Claimant has suffered financial loss in the amount of £20,000.

6.2 The Claimant also claims interest on this amount from September 16, 2022, at the statutory rate of 8% per annum pursuant to Section 69 of the County Courts Act 1984.

7. Relief Sought:

7.1 The Claimant respectfully requests that the Court grants the following relief:

7.1.1 Judgment against the Defendant for the sum of £20,000.

7.1.2 Interest on the said sum at the rate of 8% per annum pursuant to Section 69 of the County Courts Act 1984, amounting to £1,600 as of the date of filing, and continuing at a daily rate of £4.40 until judgment or earlier payment.

7.1.3 An order that the Defendant pays the Claimant's costs of this claim.

7.1.4 Any further or other relief that the Court deems just and proper.

Statement of Truth:

I believe that the facts stated in this Particulars of Claim are true.

Signed: _____

Jordan M. Ellis

Date: [Insert Today's Date]