**Legal Letter for Non Payment**

# **[Letter in Advance of Legal Proceedings]**

**[To be placed on your headed paper]**

**[Name of Debtor]**

**[Address of Debtor]**

**[Date of Letter]**

**Re: Threat of Immediate Legal Action for Non-payment of Your Debt to Us**

**Amount of Debt - €[Insert Amount]**

**Dear [Mr/Ms Surname of Debtor],**

**We refer to your overdue account full details of which have previously been supplied to you in writing. We note that the amount of €[Insert Amount] is currently outstanding and payment has not been made in respect of your account in over 120 days, despite our repeated reminders.**

**We wish to inform you that we have a strict policy of pursuing all debts owed to us. Accordingly if payment is not made in respect of the above account within SEVEN (7) DAYS of the date of this letter we will be forced to instruct our solicitors to initiate legal proceedings to recover the debt owed by you.**

**Please note that in the event that we instruct our solicitors initiate legal proceedings against you an application will also be made to the court to have you fixed with the legal costs of these proceedings along with any other fees which are necessary and incidental to the same, including any barristers’ fees, court stamp duty and any other associated costs.**

**Please further note that an application will also be made to have you fixed with interest on the amount owed by you pursuant to the Courts Act 1981. The rate of interest applicable will be 8%.**

**In the event that proceedings are issued and judgment is obtained against you, arrangements will be made for the immediate publication of the judgment in all appropriate trade journals, including Stubbs Gazette and the Irish Credit Bureau. This will have an extremely adverse, and potentially permanent, effect on your credit rating.**

**In the event that judgment is entered again you, and not paid in full, we will be obliged to instruct our solicitors to issue a court summons requiring you to appear personally before a court, provide a sworn written statement of means and then be publically cross examined in open court on your personal financial circumstances.**

**If we are forced to retain our solicitors to pursue this debt on our behalf, they will also be instructed to register any judgments obtained against any property you may own and to pass the same to the sheriff to levy execution against you. In the event that judgments are registered as mortgages against property owned by you we may then take action to force the sale of such property in order to satisfy our judgment.**

**If we do not receive your payment in the amount of €[Insert Amount] within SEVEN DAYS of the date of this letter we will instruct our solicitors to commence legal proceedings against you immediately without further notice.**

**Please give this matter your immediate attention and contact us immediately to settle this outstanding debt in order to avoid legal action being commenced against you without further notice.**

**Yours faithfully,**