

Recent CCA Successes

A small selection from the many hundreds of cases we have on our books.....

Northern Rock had issued a claim against our Client Mr &Nbsquo; for repayment of an unsecured debt in the sum of £47,000. They then made an application for summary judgment in this matter, thinking their case was so strong that the Judge would rule in their favour. We successfully resisted on the basis that the loan agreement was unenforceable and Northern Rock have now discontinued (dropped) their claim which brings the matter to a welcome end for our client who stood to lose his home if we hadn’t become involved.

RBS/Tesco Personal Finance had issued a claim against our Client Mr &Ersquo; for repayment of an unsecured debt in the sum of £7,800. We defended the action on the basis that although the original agreement was enforceable, the procedure for terminating the loan agreement had not been carried out correctly, and RBS/Tesco Personal Finance have now discontinued their claim which brings the matter to an end for our client.

Mr &Wrsquo; had taken out a conditional sale agreement with Direct Auto Financial Services Ltd relating to a car purchase. Go Debt UK served a Statutory Demand on our Client. We made a successful application to set aside the statutory demand on the basis that the agreement was unenforceable.

Mr &Orsquo; came to us after Lowell Portfolio the creditor had obtained an interim charging order due to a default judgment in the sum of £14,000, obtained at Northampton County Court for a credit card with Lloyds TSB. We made a successful application to set aside Judgment. The interim charging order was removed and Judgment set aside. This matter is now at an end for our client.

Mr &Crsquo; came to us after Hillesden Securities Limited had obtained an interim charging order due to a default judgment for a loan our client had had with the Co Operative Bank, again obtained at Northampton County Court. Again, the consumer credit agreement, the credit card, was unenforceable. We made application to set aside Judgment & we were successful. The interim charging order was removed and Judgment was set aside.

Mr &Drsquo; had been made Bankrupt by Juice FM. We succeeded in getting the Bankruptcy annulled on the grounds that the Bankruptcy Order should never have been made.

Mrs &Crsquo; came to us after GE Money defaulted her in a dispute over a loan agreement for a sofa she had bought from DFS. After we became involved GE Money removed the Default and wrote off the balance outstanding on the agreement.