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Mr J Smith
83 Sample St.
Townsville
Sussex,
S12 3FG

Credit Agency PLC
Collections and Recoveries
PO Box 123
Manchester
M12 3NO

Tel: 0845 123456
Fax: 0845 123457

Account number: 00000000001
Sort code: 12-34-56
Agreed overdraft limit: **£10.00**

7 June 2007

Final warning: Legal action

You have not complied with the Termination Notice we sent to you.

If you fail to pay the amount you owe within ten days:

- You may receive a summons from the County Court and a Judgement may be registered against you.
- An unsatisfied County Court Judgement will remain on the Public Register for six years. Most lending institutions search the Public Register when they are considering a request for credit.

To recover your debt we may request:

- A Charging Order against your property.
- Attachment of Earnings: we may apply to the courts for an order to take funds direct from your wages.
- A Debt Collector may also call on you.

Unless you pay the full amount immediately we will refer your account to our Legal Department.

If this happens, we will register your name, address and details of the default with one of the following Credit Reference Agencies:

- Experian, PO Box 40, Nottingham, NG7 2SW
- Equifax, Spectrum House, 1A North Avenue, Glasgow, G81 2DR

Credit Reference Agencies are licensed through the Office of Fair Trading, under the Consumer Credit Act 1974. They supply factual information to the financial institutions to assist with lending decisions, to confirm address details and to prevent fraud. They do not give opinions on the financial status of individuals.

This may seriously effect your ability to obtain a mortgage or other credit facilities.

Balance on 7 June 2007

£123.45 DR

Pay now in full

- Visit any branch
- Call us on 0845 123456 with your credit or debit card number
- Using internet or telephone banking
- If you cannot pay the full amount, contact our team immediately on 0845 123456 Monday to Friday 8am to 7pm, or Saturday 8am to 1pm to prevent us from taking further action.

We may be able to offer a repayment plan to help you pay off your overdraft in instalments you can manage.