

Message

From: Luke Holmes [GRO]
Sent: 05/08/2019 09:26:23
To: Ben Beabey [GRO]; Tim Perkins [GRO]; Neil Davey1 [GRO]; Michelle Stevens [GRO]
CC: Sarah Hemsley [GRO]; Victoria Brooks [GRO]; Rodric Williams [rodric.williams@wombledickinson.com] [GRO]
Subject: RE: Tracey Etheridge FAD 458/611 - instructions needed - legal privilege/confidential [WBDUK-AC.FID10612774]

Thanks Ben – and yes, I meant to say Mrs Etheridge!

Luke Holmes
Managing Associate
Womble Bond Dickinson (UK) LLP

d: [GRO]
m: [GRO]
t: [GRO]
e: luke.holmes@wombledickinson.com [GRO]

[Manage your e-alert preferences](#)



wombledonddickinson.com



From: Ben Beabey [GRO]
Sent: 05 August 2019 10:21
To: Luke Holmes [GRO]; Tim Perkins [GRO]; Neil Davey1 [GRO]; Michelle Stevens [GRO]; Ben Beabey [GRO]
Cc: Sarah Hemsley [GRO]; Victoria Brooks [GRO]; Rodric Williams [rodric.williams@wombledickinson.com] [GRO]
Subject: RE: Tracey Etheridge FAD 458/611 - instructions needed - legal privilege/confidential [WBDUK-AC.FID10612774]

Thanks Luke

Not Mrs Phillips of course – Mrs Etheridge. Michelle is away, so Tim's going to give me another name of someone in Michelle's team to ensure the mechanics are in place/fed into your draft – you can send the draft to me only.

Ben

Ben Beabey
Senior Legal Counsel, Dispute Resolution and Brand



Finsbury Dials
20 Finsbury Street
London EC2Y 9AQ

M [GRO]

From: Luke Holmes [GRO]
Sent: 05 August 2019 09:59
To: Ben Beabey [GRO]; Tim Perkins [GRO]; Neil Davey1 [GRO]; Michelle Stevens [GRO]
Cc: Sarah Hemsley [GRO]; Victoria Brooks [GRO]; Rodric Williams <rodric.williams@ [GRO]>
Subject: RE: Tracey Etheridge FAD 458/611 - instructions needed - legal privilege/confidential [WBDUK-AC.FID10612774]

Thanks Ben,

We will prepare a draft response to Freeths and circulate it for approval, once we have Michelle's instructions on the mechanics that Mrs Phillips needs to follow to reduce her instalments.

Kind regards,

Luke.

Luke Holmes
Managing Associate
Womble Bond Dickinson (UK) LLP

d: [GRO]
m: [GRO]
t: [GRO]
e: luke.holmes@ [GRO]

[Manage your e-alert preferences](#)



womblebond dickinson.com



From: Ben Beabey [GRO]
Sent: 05 August 2019 09:47
To: Tim Perkins [GRO]; Neil Davey1 [GRO]; Michelle Stevens [GRO]; Ben Beabey [GRO]
Cc: Sarah Hemsley [GRO]; Victoria Brooks [GRO]; Luke Holmes [GRO]; Rodric Williams < [GRO]>
Subject: RE: Tracey Etheridge FAD 458/611 - instructions needed - legal privilege/confidential

legal privilege/confidential/do not share

Thanks Tim

Dear WBD team – please action as below = but wait for Michelle to comment. Also, I'd like to see the draft response before it is sent to Freeths as you were going to include some form of wording such that this is without prejudice to the respective positions in the group litigation.

By this email I am cc'ing Michelle Stevens:

Dear Michelle - for this branch, Tim has approved that the monthly repayments will be reduced to £15 per month in response to a request from the PMR via Freeths. Bond Dickinson will correspond with Freeths to confirm this is agreed but can you tell us all, is it a question of WBD telling Freeths that the payments can be reduced from xxx date and otherwise paid to POL in the usual manner – if it is more complicated than that, do you want to suggest a sentence to include in the letter going back to Freeths please to confirm the mechanics of payment going forward at the lower amount of £15?

Thanks

Ben



Ben Beabey
Senior Legal Counsel, Dispute Resolution and Brand
Finsbury Dials
20 Finsbury Street
London EC2Y 9AQ

M: **GRO**

From: Tim Perkins

Sent: 02 August 2019 16:45

To: Ben Beabey **GRO** Neil Davey1 **GRO**
Cc: Sarah Hemsley **GRO** Victoria Brooks **GRO** Luke Holmes
GRO Rodric Williams **GRO**

Subject: RE: Tracey Etheridge FAD 458/611 - instructions needed - legal privilege/confidential

Hi Ben,

I agree with your proposed approach and think it represents a better commercial decision than spending time and resource on discussions between parties.

Michelle Stevens in my team is the point of contact for reducing the debt repayments.

Kind regards,

T

From: Ben Beabey [GRO]
Sent: 02 August 2019 11:09
To: Neil Davey1 [GRO]; Ben Beabey [GRO]; Tim Perkins [GRO]
Cc: Sarah Hemsley [GRO]; Victoria Brooks [GRO]; Luke Holmes [GRO]; Rodric Williams <[GRO]>; Ben Beabey [GRO]
Subject: Tracey Etheridge FAD 458/611 - instructions needed - legal privilege/confidential

legal privilege/confidential/do not share

Dear Neil/Tim

Attached are:

- Letter to Freeths from WBD dated 4 July and its enclosures (previous emails between the Etheridges and WBD)
- Letter back from Freeths to WBD dated 24 July.

Your instructions are needed in response to the Freeth 24 July letter.

The background to this matter as it was back in April is this:

Background

- Claim issued in March 2012 against former subpostmaster Mrs Tracey Etheridge.
- Admission filed by Mrs Etheridge with an offer of £5 month – offer rejected
- Judgment secured for £11,118.15 on 16 April 2012 payable forthwith
- Final Charging Order secured against property (49 Winnifred Street) on 29 June 2012 for sum of £11,209.81
- Offer of repayment accepted at the rate of £30.94 per month. Repayments maintained.

What we need your instructions on is this:

- POL has a judgment against Tracey Etheridge, secured by a charging order over their home.
- They had previously sought a re-mortgage and requested a settlement figure from us. Freeths now say that they no longer want to re-mortgage. Instead they say that Ms Etheridge wants to reduce the instalments she is paying to POL from £31 to £15 per month. Freeths suggest that discussions about this take place direct between Ms Etheridge and POL (see the attached letter).
- The Former Debt team had historically dealt with the matter. Please can you confirm whether we should put Ms Etheridge in touch with the Former Debt team or someone else about this?
- Alternatively, please confirm if POL accepts the lower figure of £15 per month, in which case we could simply confirm this to Freeths to avoid the need for any discussions between the parties?

My advice to you is this, but of course it is a commercial consideration for you:

Agreement may be the pragmatic and sensible position given (1) these are Freeths Claimants and (2) they are continuing to pay and (3) it avoids dialogue with them and (4) we are talking about c£11kall adds up to

simply accepting the lower monthly repayments reduced from £31 to £15 per month as proposed – ie – we instruct WBD to tell Freeths that their client's request of 24 July is granted.

Can you confirm if you are agreeable to this and I will liaise with WBD over the form of letter they send back to Freeths to reflect that. Also, tell me who to tell within the Agent Debt team that the monthly amount of repayment will be changing to this lower amount. If however you are not agreeable to that, I suggest you and I have a word on the telephone to discuss before any next steps.

Thanks

Ben



Ben Beabey
Senior Legal Counsel, Dispute Resolution and Brand
Finsbury Dials
20 Finsbury Street
London EC2Y 9AQ

M: **GRO**

This email and any attachments are confidential and intended for the addressee only. If you are not the named recipient, you must not use, disclose, reproduce, copy or distribute the contents of this communication. If you have received this in error, please contact the sender by reply email and then delete this email from your system. Any views or opinions expressed within this email are solely those of the sender, unless otherwise specifically stated.

POST OFFICE LIMITED is registered in England and Wales no 2154540. Registered Office: Finsbury Dials, 20 Finsbury Street, London EC2Y 9AQ.

“Post Office Limited is committed to protecting your privacy. Information about how we do this can be found on our website at www.postoffice.co.uk/privacy”

Please consider the environment! Do you need to print this email?

The information in this e-mail and any attachments is confidential and may be legally privileged and protected by law. **GRO** is authorised to access this e-mail and any attachments. If you are not **GRO**, please notify **GRO** as soon as possible and delete any copies. Unauthorised use, dissemination, distribution, publication or copying of this communication or attachments is prohibited and may be unlawful. Information about how we use personal data is in our [Privacy Policy](#) on our website.

Any files attached to this e-mail will have been checked by us with virus detection software before transmission. Womble Bond Dickinson (UK) LLP accepts no liability for any loss or damage which may be caused by software viruses and you should carry out your own virus checks before opening any attachment.

Content of this email which does not relate to the official business of Womble Bond Dickinson (UK) LLP, is neither given nor endorsed by it.

This email is sent by Womble Bond Dickinson (UK) LLP which is a limited liability partnership registered in England and Wales under number OC317661. Our registered office is 4 More London Riverside, London, SE1 2AU, where a list of members' names is open to inspection. We use the term partner to refer to a member of the LLP, or an employee or consultant who is of equivalent standing. Our VAT registration number is GB123393627.

Womble Bond Dickinson (UK) LLP is a member of Womble Bond Dickinson (International) Limited, which consists of independent and autonomous law firms providing services in the US, the UK, and elsewhere around the world. Each Womble Bond Dickinson entity is a separate legal entity and is not responsible for the acts or omissions of, nor can bind or obligate, another Womble Bond Dickinson entity. Womble Bond Dickinson (International) Limited does not practice law. Please see www.womblebond dickinson.com/legal notices for further details.

Womble Bond Dickinson (UK) LLP is authorised and regulated by the Solicitors Regulation Authority.